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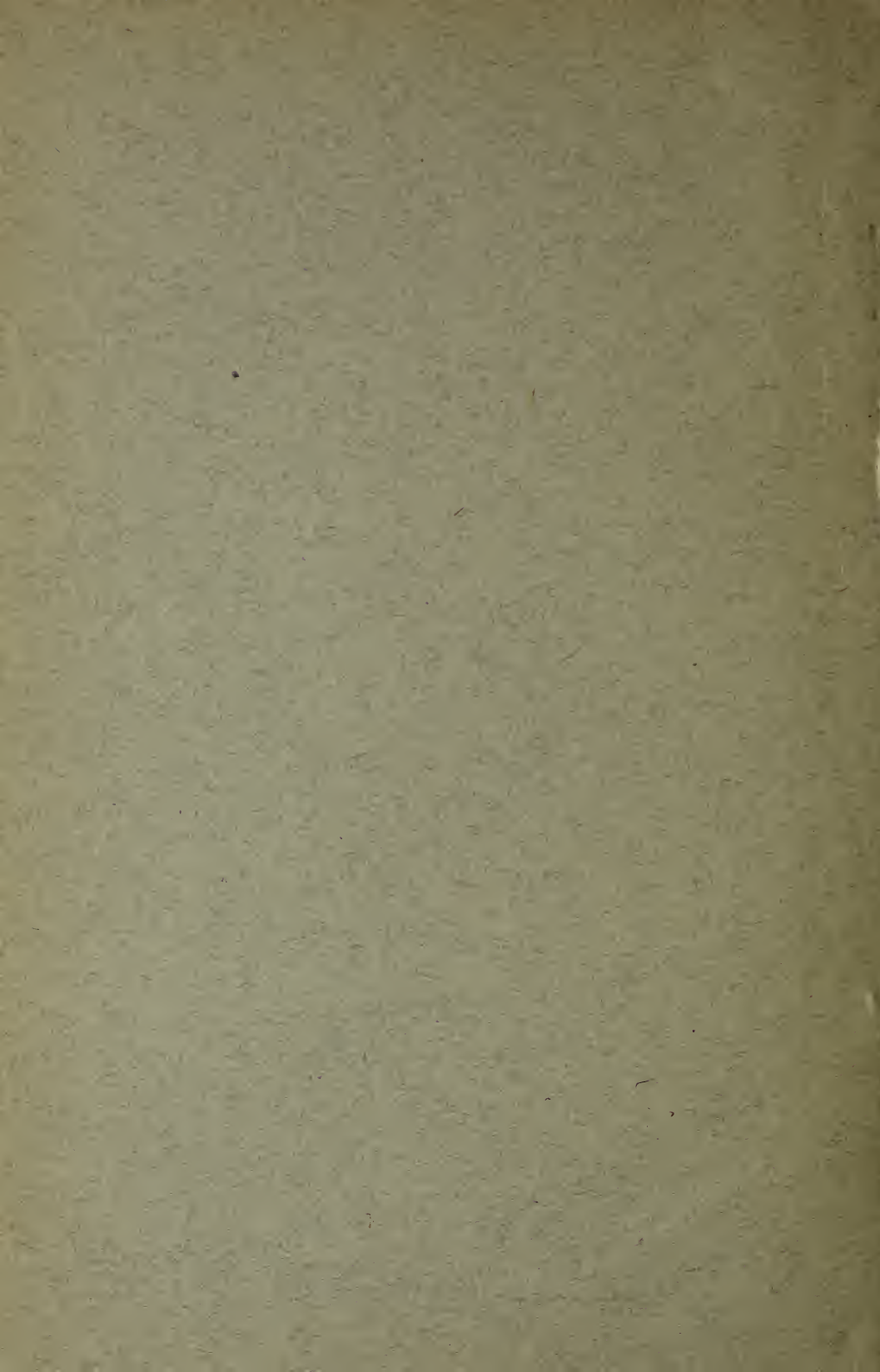
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OF THE  
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OF LOUISIANA

FOR THE  
YEARS 1920-1921

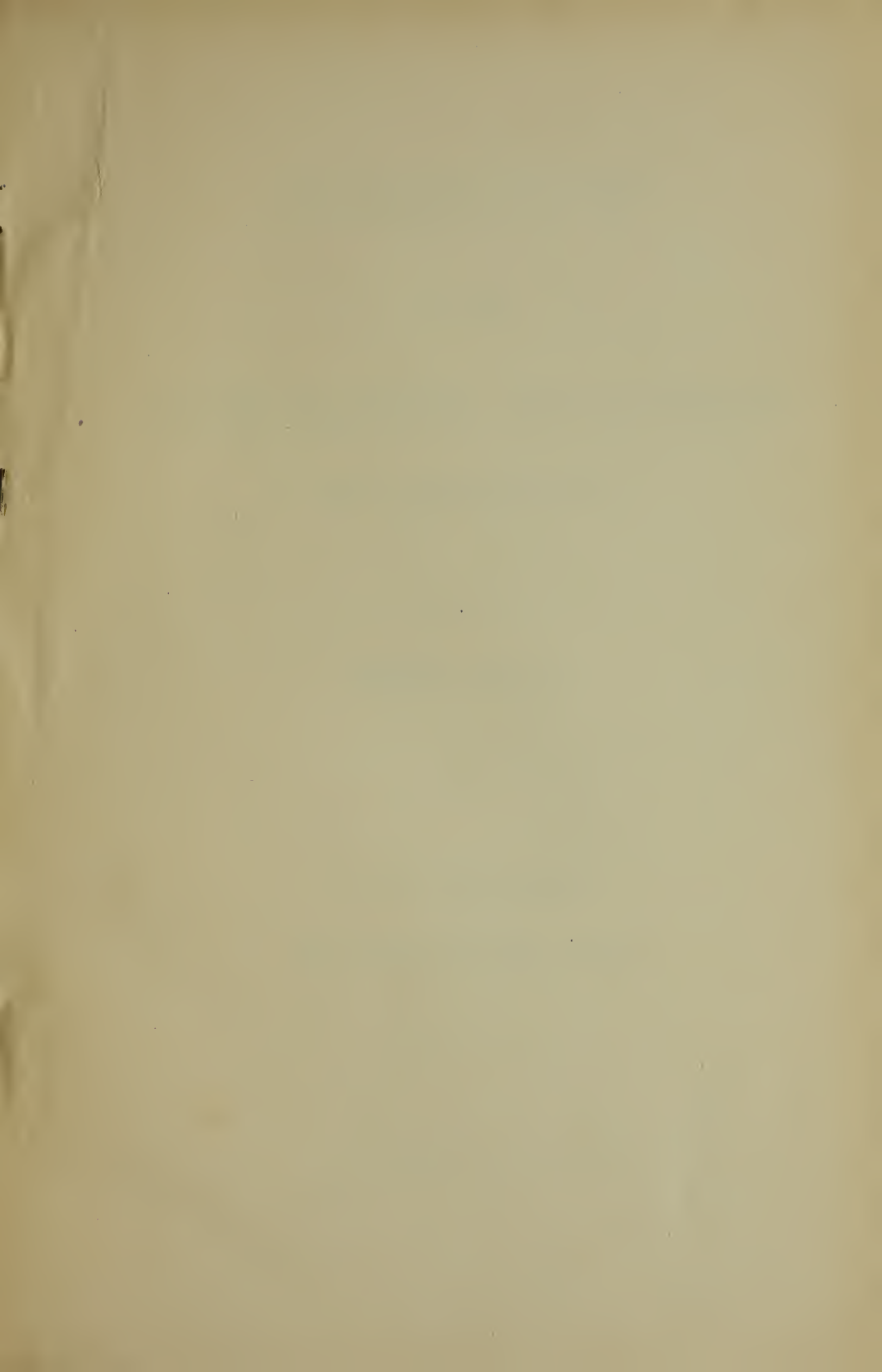
BY  
L. E. THOMAS  
Examiner of State Banks

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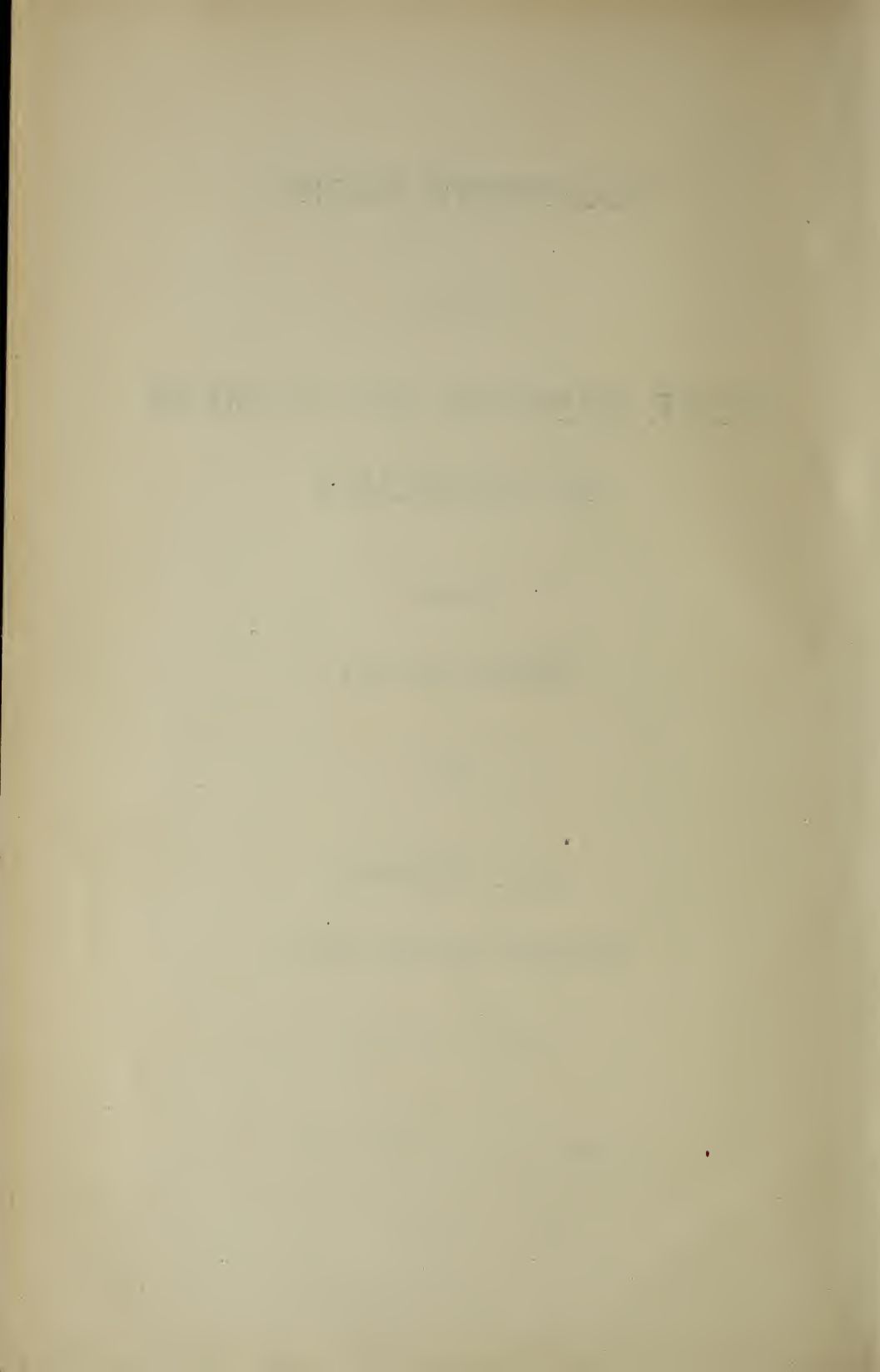


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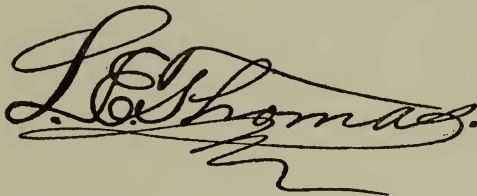
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### Letter of Transmission

*To His Excellency, John M. Parker, Governor of Louisiana.*

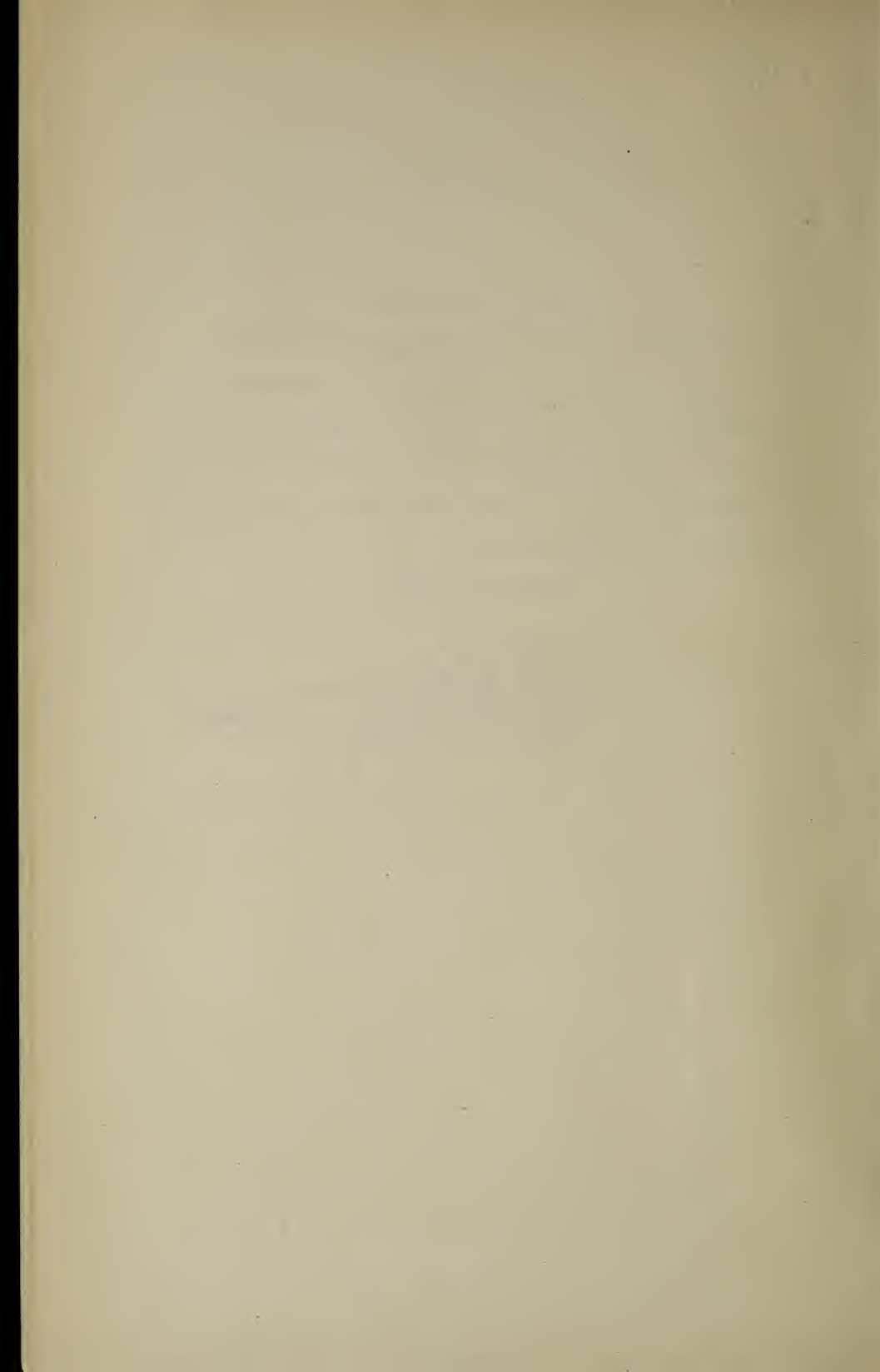
I beg to herewith transmit to you and the Legislature, The Fourteenth Report of the State Banking Department of Louisiana, for the years 1920-1921, and which embraces the reports of the Banks as well as the Building and Loan Associations of this State, for the term above specified.

Respectfully yours,

A handwritten signature in cursive script, reading "L. B. Thomas". The signature is written in dark ink and is positioned above the printed title "Examiner of State Banks.".

Examiner of State Banks.

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## State Banking Department

### Report of Examiner

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State Banking Department,  
Shreveport, La., May, 1922.

*To the Legislature of the State of Louisiana:*

*Gentlemen:* In compliance with Sec. 5, Act 198 of 1898, as amended by Act 187 of 1916, I take pleasure in submitting to you the 14th report of this Department.

The years 1920 and 1921 represent the period of reconstruction in connection with banking affairs in this State, and this period has shown a considerable deflation in our resources. During the years 1918 and 1919 the banks experienced a marvelous increase, not only in number but also in deposits and resources. It was a period in which our agricultural crops of cotton, sugar and rice were bringing phenomenal high prices and there was general prosperity throughout the country. This period of expansion carried with it its attendant evils, in that it misled the public at large concerning the general situation of the country, and no one seemed to anticipate the tremendous drop in the value of our agricultural commodities as well as in the difficulty of realizing upon assets. One of the effects of this heavy deflation, which began during the early summer of 1920, was the creation of a large amount of frozen credits, which the banks could not collect and many of which have not yet been liquidated. The Federal Reserve Banking System was more or less responsible, in that it was granting generous credit to all of its members and without limit, which caused them likewise to be very indulgent and liberal in the extension of credit to their own customers. Then when the deflation process began by the Federal Reserve Board declining to handle certain lines of commercial paper and restrict loans within the narrowest limit, its effect began to be felt in financial circles throughout the entire United States.

The State of Louisiana has not suffered in this respect to as great an extent as many other States in the Union, at the same time there has been a considerable decrease in our banking resources although the banking capital of the State has increased and our banks are in a stronger position to-day than they have been for some time. During the years 1918 and 1919 there were organized twenty-eight State Banks with twelve branches. During the years 1920 and 1921 there have been organized thirty-two State Banks and twenty branches. At the close of the year 1921 there were two hundred and thirty-one State Banks and Trust Companies doing business in Louisiana. These institutions had a combined capital and surplus of \$35,633,527.52, and total deposits of \$251,924,216.93.

At the close of business in 1919 the total resources for all State Banks and Trust Companies amounted to \$380,502,456.25, while at the close of the year 1921, the total assets amounted to the sum of \$332,242,793.10, which reflects the situation outlined by the reconstruction of our financial affairs during the past biennial period.

The comparative table for the years 1919, 1920 and 1921 is herewith submitted.

#### COMPARATIVE TABLE FOR THE YEARS 1919, 1920 AND 1921.

	221 State Banks at close 1919.	237 State Banks at close 1920.	231 State Banks at close 1921.
<b>RESOURCES—</b>			
Loans and discounts.....	\$202,111,096.10	\$251,091,710.75	\$213,408,210.77
Acceptances .....	15,383,147.66	8,775,514.26	8,202,921.08
Overdrafts .....	2,317,823.26	1,297,655.29	995,539.14
Stocks, bonds, etc. ....	48,338,241.44	40,576,922.08	35,894,758.96
Real Estate, banking house, furniture and fixtures.....	9,210,628.90	10,991,473.45	15,037,619.69
Cash on hand and due from other banks .....	102,993,020.13	65,009,896.76	58,604,158.78
Items in suspense.....	148,498.76	180,193.87	99,584.68
<b>TOTAL.....</b>	<b>\$380,502,456.25</b>	<b>\$377,923,366.46</b>	<b>\$332,242,793.10</b>
<b>LIABILITIES—</b>			
Capital stock paid in.....	\$ 18,991,990.00	\$ 21,256,861.69	\$ 23,044,340.00
Surplus and undivided profits.....	13,309,643.57	15,898,985.38	16,128,173.15
Reserved for interest and taxes.....	516,706.37	883,485.70	653,846.44
Savings deposits.....	54,174,702.86	68,572,154.25	63,977,546.53
Other deposits.....	257,982,659.91	201,004,979.05	187,946,673.40
Borrowed money and rediscounts.....	10,264,977.20	28,166,696.51	15,476,345.07
Bills payable.....	10,432,137.00	33,163,359.37	16,875,082.40
Acceptances and letters of credit.....	14,829,639.34	8,976,844.51	8,140,786.11
<b>TOTAL.....</b>	<b>\$380,502,456.25</b>	<b>\$377,923,366.46</b>	<b>\$332,242,793.10</b>

The foregoing table demonstrates that while there has been some decline in our deposits and total resources, at the same time our savings deposits have increased from \$54,174,702.86 to \$63,977,546.53, demonstrating the fact that our people have been

making some provision for the future. There have been during the past two years eleven State Banks that have closed their doors for various and sundry reasons, which will be covered under that separate head in this report.

### NEW BANKS.

During the period covered by this report there have been organized thirty-two new State Banks and Trust Companies with a banking capital of \$2,180,000.00, and fourteen banks have increased their capital \$2,465,000.00, making a total increase of \$4,645,000.00, less \$1,431,500.00, representing the decrease in capital of certain banks that have either consolidated or have been placed in liquidation or been absorbed by others. This makes a net increase of \$3,213,500.00 of new banking capital for the past two years. Also many of the new banks organized with a large paid in surplus before opening their doors for business.

The list of new banks organized follows:

### LIST OF STATE BANKS ORGANIZED IN LOUISIANA DURING THE YEARS 1920 AND 1921.

No.	NAME OF BANK—	Date Began Business	Capital
1	First State Bank, Sikes.....	Feb. 2, 1920	\$ 15,000.00
2	Bank of Addis, Addis.....	Feb. 14, 1920	20,000.00
3	The Bank of Sarepta, Sarepta.....	Feb. 24, 1920	15,000.00
4	Converse State Bank, Converse.....	Feb. 24, 1920	15,000.00
5	Louisiana Savings Bank & Trust Co., Monroe.....	March 29, 1920	300,000.00
6	Bank of Cloutierville, Cloutierville.....	April 3, 1920	25,000.00
7	First Trust & Banking Co., Arcadia.....	April 20, 1920	50,000.00
8	Alexandria Bank & Trust Co., Alexandria.....	May 14, 1920	300,000.00
9	Sibley State Bank, Sibley.....	May 14, 1920	25,000.00
10	Homer Trust & Savings Bank, Homer.....	June 30, 1920	50,000.00
11	Bank of St. Charles, Hahnville.....	July 8, 1920	15,000.00
12	Bank of Sunset & Trust Co., Sunset.....	July 14, 1920	50,000.00
13	The Farmers Bank, Cottonport.....	July 16, 1920	35,000.00
14	Planters Bank & Trust Co., Ville Platte.....	July 20, 1920	60,000.00
15	Grant State Bank, Colfax.....	August 14, 1920	45,000.00
16	Bank of Maurice, Maurice.....	Sept. 23, 1920	40,000.00
17	Merchants & Planters Bank, White Castle.....	Sept. 23, 1920	30,000.00
18	Union Bank & Trust Co., Lafayette.....	Oct. 8, 1920	50,000.00
19	Bank of Gonzales, Gonzales.....	Oct. 27, 1920	20,000.00
20	Cedar Grove State Bank, Cedar Grove.....	Nov. 3, 1920	25,000.00
21	Bank of Hall Summit, Hall Summit.....	Nov. 11, 1920	15,000.00
22	Parish Bank & Trust Co., Opelousas.....	Dec. 1, 1920	50,000.00
23	Merchants & Planters Bank, Breaux Bridge.....	Dec. 1, 1920	40,000.00
24	Bank of Marrero, Marrero.....	Dec. 11, 1920	15,000.00
25	Algiers Trust & Sav. Bank, New Orleans.....	July 8, 1921	200,000.00
26	Bank of Commerce, Gibsland.....	August 8, 1921	30,000.00
27	Bank of Edgard, Edgard.....	August 18, 1921	15,000.00
28	First State Bank, Plain Dealing.....	Sept. 1, 1921	15,000.00
29	Opelousas-St. Landry Bank & Trust Co., Opelousas.....	Oct. 22, 1921	175,000.00
30	New Orleans Bank & Trust Co., New Orleans.....	Oct. 29, 1921	400,000.00
31	Bank of St. Rose, St. Rose.....	Nov. 5, 1921	15,000.00
32	Baldwin Bank, Baldwin.....	Dec. 21, 1921	25,000.00

Total capital invested in new State Banks.....	\$2,180,000.00
Add increased capital present banks.....	2,465,000.00

Total increase in Banking Capital.....	\$4,645,000.00
Less Capital in Banks consolidated, etc.....	1,431,500.00

Net increase in Banking Capital.....	\$3,213,500.00
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There is submitted herewith a table of banks that have increased their capital during the past two years, as follows:

### BANKS THAT HAVE INCREASED THEIR CAPITAL STOCK DURING THE YEARS 1920 AND 1921.

NAME OF BANK—	Location.	Former Capital.	Present Capital.
The Commercial Bank.....	Arcadia	\$ 25,000.00	\$ 50,000.00
Bank of Colfax.....	Colfax	25,000.00	75,000.00
The Caldwell Bank.....	Columbia	15,000.00	75,000.00
Peoples State Bank.....	Coushatta	15,000.00	50,000.00
Citizens Bank.....	Jena	15,000.00	25,000.00
Bank of Kaplan.....	Kaplan	25,000.00	75,000.00
Bank of Logansport.....	Logansport	25,000.00	75,000.00
Peoples Bank of Lockport.....	Lockport	30,000.00	50,000.00
Liberty Bank & Trust Co.....	New Orleans	200,000.00	500,000.00
Marine Bank & Trust Co.....	New Orleans	1,000,000.00	1,500,000.00
Whitney-Central Trust & Savings Bank.....	New Orleans	200,000.00	1,000,000.00
Merchants & Farmers Bank & Trust Co.....	Ponchatoula	50,000.00	75,000.00
Bank of Sunset & Trust Co.....	Sunset	20,000.00	50,000.00
City Savings Bank & Trust Co.....	Alexandria	100,000.00	650,000.00
<b>TOTAL .....</b>		<b>\$1,745,000.00</b>	<b>\$4,210,000.00</b>
Less old capital.....			1,745,000.00
<b>Net increase by fourteen Banks and Trust Companies .....</b>			<b>\$2,465,000.00</b>

While the above table shows that fourteen banks increased their pre-existing capital to the amount of \$2,465,000.00, which, with the paid in capital of the new banks organized amounting to \$2,180,000.00, making a total increase of \$4,645,000.00, yet in order to arrive at the correct increase during the two years it will be necessary to deduct the amount of capital lost by reason of certain banks having been liquidated or consolidated with other institutions. This loss amounts to the sum of \$1,431,500.00, which is shown by the subjoined tables, in which you will observe that we have segregated the banks that have been closed and placed in liquidation from those that have ceased business on account of consolidation or liquidation.

### LOSSES IN CAPITAL STOCK FOR THE YEARS 1920 AND 1921 CAUSED BY THE CLOSING AND LIQUIDATION OF FAILED BANKS.

1 Bank of West Carroll.....	Forest	\$ 15,000.00
2 American Bank & Trust Co.....	Eunice	60,000.00
3 Bank of Kilbourne.....	Kilbourne	15,000.00
4 Peoples Bank.....	Plaquemine	50,000.00
5 Citizens State & Savings Bank.....	Patterson	30,000.00
6 Bank of Newellton.....	Newellton	25,000.00
7 Plain Dealing Bank.....	Plain Dealing	10,000.00
8 Bank of Marthaville.....	Marthaville	15,000.00
9 Bank of Waterproof.....	Waterproof	25,000.00
10 Florien State Bank.....	Florien	15,800.00
11 Lumberman's Bank & Trust Co.....	De Ridder	50,700.00
<b>TOTAL DECREASE.....</b>		<b>\$311,500.00</b>

LOSSES IN CAPITAL STOCK FOR THE YEARS 1920 AND  
1921 CAUSED BY CONSOLIDATION OF EXISTING  
BANKS WITH OTHER INSTITUTIONS.

1	Homer State Bank.....	Homer	\$ 50,000.00
2	Pan-American Bank & Trust Co.....	New Orleans	800,000.00
3	Peoples Bank & Trust Co.....	Lafayette	100,000.00
4	Union Bank & Trust Co.....	Lafayette	50,000.00
5	Madisonville Bank.....	Madisonville	30,000.00
6	Livingston Parish Bank.....	Doyle	15,000.00
7	St. Landry Bank & Trust Co.....	Opelousas	50,000.00
8	Bank of Baldwin.....	Baldwin	25,000.00
TOTAL DECREASE ON ACCOUNT OF CONSOLIDATION.....			\$1,120,000.00
TOTAL DECREASE ON ACCOUNT OF BANKS CLOSED.....			311,500.00
TOTAL LOSS IN CAPITAL STOCK.....			\$1,431,500.00

Since January 1, 1922, the following additional State Banks have been placed in liquidation: Bank of Simsboro, capital \$10,000.00; Centreville Bank, capital \$15,000.00; and West Louisiana Bank, Leesville, capital \$21,100.00; which will appear in the next Biennial Report of this Department. Also one new bank has been granted a certificate, being the Citizens Bank & Trust Company of Ruston, La., which opened for business on Feb. 15, 1922.

The Bank of Simsboro was reopened on March 6, 1922.

BANK CHANGES DURING THE YEARS 1920 AND 1921.

On July 1st, 1920, the Homer State Bank consolidated with the Homer National Bank with a large increase of capital and surplus and later the Homer Trust & Savings Bank was organized as a subsidiary institution to the national bank with branches at Athens and Haynesville.

The Peoples Bank & Trust Company of Lafayette went into voluntary liquidation and a new bank was organized, known as the Union Bank & Trust Company, on October 8th, 1920. The depositors suffered no loss.

In October, 1920, the Pan-American Bank & Trust Company of New Orleans, finding its capital seriously impaired on account of certain letters of credit and sugar acceptances which it had outstanding without adequate collateral to secure the same, was forced to consolidate with the Whitney-Central Trust & Savings Bank for the protection of its business. This was brought about with the approval of this department and the depositors suffered no loss thereby, although the stockholders sustained a very severe loss on their stock.

On February 23rd, 1921, the Livingston Parish Bank of Doyle went into voluntary liquidation and consolidated its affairs with the Bank of Denham Springs in the formation of a new bank known as the Livingston Bank & Trust Company, with its head office at Denham Springs, and the bank at Doyle became a branch of said institution.

The City Savings Bank & Trust Company of Alexandria on March 1st, 1921, consolidated with the First National Bank of Alexandria and formed a new bank known as the Guaranty Bank & Trust Company of Alexandria, with a very large increase of capital and surplus, becoming one of the largest institutions in the State.

On July 22nd, 1921, the Madisonville Bank, located at Madisonville, La., went into voluntary liquidation and its affairs were taken over by the Covington Bank & Trust Company of Covington, La., at a satisfactory price to the stockholders and the bank became a branch bank of the Covington Bank & Trust Company.

On August 23rd, 1921, the Bryce land State Bank was absorbed by the Commercial Bank of Arcadia and became a branch of that institution.

On October 22nd, 1921, the St. Landry Bank & Trust Company of Opelousas consolidated with the Opelousas National Bank as a new institution with increased capital, under the name of the Opelousas-St. Landry Bank & Trust Company, continuing business as before.

On December 22nd, 1921, the Union Bank & Trust Company of Lafayette was absorbed by the Bank of Lafayette & Trust Company of that city.

#### BRANCH BANKS.

Since the last report of this Department quite a number of banks have been granted a certificate for branches as follows:

Marine Bank & Trust Company, New Orleans, opened branches in New Orleans, known as the Frenchmen Street Branch and the Dryades Street Branch.

Canal-Commercial Trust & Savings Bank, New Orleans, opened four branches in New Orleans, known as the Rocheblave Market Branch; Memory Market Branch; Le Breton Market Branch; and the St. Bernard Market Branch.

Hibernia Bank & Trust Company, New Orleans, opened branches in New Orleans, known as the Dryades Street Branch and the Mid-City Branch.



Bank of Colfax, Colfax, a branch at Colfax, near the depot.  
Commercial Bank, Arcadia, a branch at Bryceland.  
Franklin State Bank of Winnsboro, a branch at Baskin.  
Homer Trust & Savings Bank, Homer, a branch at Haynesville.

Peoples State Bank of Coushatta, a branch at Hall Summit.  
Covington Bank & Trust Company, Covington, a branch at Madisonville.

Peoples Bank of Lockport, a branch at Golden Meadow.  
St. Landry Bank & Trust Company, Opelousas, a branch at Eunice.

Livingston Bank & Trust Company, Denham Springs, branches at Doyle and Albany.

City Savings Bank & Trust Company, Shreveport, opened a branch in Shreveport, known as the Avenue Branch.

First State Bank & Trust Company, Hammond, a branch at Ponchatoula.

Union Bank & Trust Company, Baton Rouge, a branch at Dixie.

#### GENERAL.

The Banking Department during the past two years has experienced the most strenuous period of its history. On account of the tremendous inflation and expansion of credit during the years 1917 to 1920 many of our banks had lost sight entirely of all rules of conservatism and resented any attempt at legislation that would control the same. The Federal Reserve Banks made credit exceedingly easy for the large city banks, and they in turn extended unlimited accommodations to their country correspondents. The result was that practically all banks in the State of Louisiana, with an exception here and there, had expanded not only beyond the bounds of reason but to where they were confronted with a dangerous situation affecting their stability when the deflation process began. The Federal Reserve Board began to place a check upon credits about May, 1920, the limit first being upon the automobile industry, and it was gradually extended to all other credits, even down to accepting Liberty Bonds for new loans. The effect of this began to be immediately felt, because the large city banks were compelled to accept the decision of the Federal Reserve Bank, with which they were rediscounting paper, so that they, in turn, began to apply the brakes to their country correspondents that were non-members of the Federal Reserve System. The result was that the pendulum began to

swing immediately to the other side of the credit situation, and conservatism and retrenchment became the watchword for all of our banking institutions. Credit was completely checked and very few, if any, new loans were made or accepted. Our agricultural products began to feel the effects of this deflation process very soon after it began.

It is possible that if the League of Nations had been ratified with or without reservations peace would have been restored two years sooner with Germany and Austria, and trade and commerce would have been opened with those large customers of our nation. However, this was not done. Our agricultural products began to decline in the month of July, 1920, and by the middle of October the Secretary of Agriculture, in an address at Washington before the American Bankers' Association declared that the decline throughout the country since August 1st had amounted to the enormous sum of two billion five hundred million dollars. The decline did not stop at this, but continued on until it reached the enormous total of exceeding five billions of dollars in the agricultural wealth of America. Cotton declined from thirty-five cents on a middling basis to about twelve cents; sugar from a basis of twenty cents to five cents; rice from thirteen cents to two cents; these are the principal staple products of Louisiana. The effect of this enormous decline in the staple crops of Louisiana made it impossible for the farmers to liquidate their obligations at the banks, and the country banks in turn could not liquidate their obligations to their city correspondents. A period of financial stagnation ensued, and the wonder is that we have not had many more failures than we have experienced in this State. It has only been avoided by the exercise of patience and mutual co-operation and helpfulness, which I am glad to say has been manifested by all the banks of Louisiana.

This Department has done its best to help the situation in every way possible by being as lenient and indulgent as it could be under the law. We have been called into consultation in many cases and have tried to give the very best advice possible to help some of our weakened institutions to tide over their difficulties. I am glad to be able to report to-day that we have passed the critical period and I believe are fast approaching a much more stable and satisfactory situation in our financial affairs. Much liquidation has taken place during the past eighteen months, so that the bills payable and rediscounts for borrowed money have

decreased more than forty million dollars from the peak shown by the report of September 8th, 1920. The crops for the year 1921 were made very inexpensively and a reasonably fair price has been obtained under existing conditions. It is true the price of sugar and rice has been low, at the same time the yield was heavy. It will take at least twelve months more of conservative banking and another cheap crop with reasonable prices to restore us back to the normal condition before the tremendous era of expansion began in our State.

I am confident that every State institution in Louisiana realizes the situation, and they readily agreed to the enactment of a new law placing a limitation upon the expansion of credit after a State Bank had borrowed a reasonable sum from its correspondent. This law, I am sure, will prove helpful and in the interest of the depositors. I am confident that our banks will not again exercise that great indiscretion and lack of sound conservative judgment they displayed from 1917 to 1921. I am sure the worst is over and that much better times are ahead of us for the future.

#### COMPARISON OF STATE AND NATIONAL BANKS.

The National Association of Supervisors of State Banks, through its Secretary, has issued a statement of the banking resources of all State Banks and Trust Companies, based on the call of December 31st, 1921, or the call nearest thereto. The figures for the State of Louisiana show that there are only thirty-five National Banks in Louisiana, with total resources of \$109,636,000.00, while there are two hundred and thirty-one State Banks and Trust Companies, with total resources of \$332,242,793.10, so that you will observe the State Banks are far more numerous as well as holding a much larger amount of the wealth of the State. There is no reason why our State institutions should not enjoy the full confidence of the public to the same extent that the National Banks, because the supervision is just as rigid and as effective as that of the National Government.

#### EXAMINATIONS MADE.

During the year 1920 there was made by this Department 489 examinations of State Banks and Trust Companies, which includes the examination of the branches of said institutions, and 62 examinations of building and loan associations. During the year 1921 there was made 570 examinations of Banks and Trust Companies and their branches and 65 examinations of building and loan or homestead associations. During the past year we have examined every bank in the State of Louisiana at least



twice, with the exception of two institutions that it was impossible to reach but once, and every building and loan association in the State has been examined once, as required by law. All of these examinations have been carefully reviewed by the head of the State Banking Department, and copies of the report have been sent to the head officials of every institution, together with a letter of recommendation or criticism, as the case might be, so that the officers in charge might be kept informed of the general situation in connection with their bank concerning matters that had possibly escaped their attention. A strict enforcement of the salutary banking laws of Louisiana governing these institutions has been made so as to keep our State Banks as sound as possible in order to secure safety and protection for the public.

During the years 1920 and 1921 the Examiner has been impressed with the importance of many questions affecting the State banking institutions and dealing with questions of legislation, protection of their funds, and other important matters in which the State banks had a vital interest. For this reason, from time to time official circulars have been issued by the Department to all the State banks and trust companies of this State in addition to the regular calls for bank statements, and a copy of each of these circulars is submitted as an addenda to this report for the information of the public and that the banks themselves might review the same for their guidance.

#### BANK CALLS.

The regular calls four times each year have been made as required by law. All reports thereunder have been carefully checked and then published in pamphlet form and distributed to the Banking Department of other States and to all banks in this State and to the public in general. The statement of each State Bank and Trust Company at the close of business on December 31st, 1920 and 1921, is also presented as a part of this report.

#### SPECIAL FORMS FOR DIRECTORS' REPORTS.

During the year 1921 it was disclosed that the directors of many of our State Banks were to a large extent neglecting their duty and leaving the management entirely to the officers of the bank, and in many cases to the cashier alone. This has resulted in some of the defalcations encountered by this Department as well as the failure of some of our State institutions. For this reason, during the summer of 1921 we had prepared special forms for the examination to be made by the committee from the stockholders, as required by law, and had the same printed and fur-

nished to all State Banks in Louisiana, and we are now requiring the banks to use these forms in making up the semi-annual examination required by law on the part of the Board of Directors. This examination form covers in detail all matters of special interest to the Board of Directors, and when it is completed it is required to be submitted to the Board of Directors in full, and one copy furnished to this office. We believe that this form will materially lessen the chances of embezzlements and will also make the Board of Directors more familiar with the condition of the bank under its control. These forms cover the question of bad loans, excessive loans, inadequately secured loans, past due paper, overdrafts, frozen credits, second mortgage loans, and many other matters that heretofore have been ignored by the Board of Directors, which has contented itself with making only a superficial or perfunctory examination of the bank in order to comply with the law. We are hopeful that good results will flow from this new departure, and we believe that it will prove of material benefit to the State banking institutions.

#### BANKS IN LIQUIDATION.

In addition to the foregoing statement in this report concerning the banks that have been closed during the past two years, there were certain other banks in liquidation whose affairs have been finally wound up since the last biennial report of this Department and should be considered in connection with this part of our report.

Eros State Bank. In December, 1920, the final account of Dr. J. N. Hood, Special Agent of this bank, was filed and approved by the court and the final dividend of 10% was paid to the depositors and the affairs of the bank fully liquidated. The total dividend paid by this bank out of the entire liquidation amounted to 87%.

In June, 1921, the Peoples Bank of Donaldsonville, which had been in liquidation, filed its final account through Mr. J. P. Armitage, Special Agent, and a final dividend was paid to the depositors amounting to 18%. The affairs of the bank were fully liquidated and all of its assets disposed of according to law. The total dividend paid to the depositors amounted to 70%.

In June, 1921, the Bank of Donaldsonville, likewise in liquidation, with Mr. J. P. Armitage as Special Agent, was finally liquidated and all of its assets disposed of. A dividend of  $12\frac{1}{3}\%$  plus a previous dividend of 3% was paid to the depositors, being the only dividend that was available for this

bank, as it appears to have been hopelessly insolvent when it was closed.

The Feliciana Bank & Trust Company of St. Francisville. The account of Mr. C. M. Downs as Special Agent of this bank will be filed and its affairs fully liquidated in the near future.

This completes the liquidation of all State Banks and Trust Companies that were turned over to the Examiner at the time he assumed office, October 1st, 1919.

#### FEDERAL RESERVE BANKS.

In the last report of this Department attention was called to the effort that was then being made by the Federal Reserve Banks to coerce the State Banks of Louisiana into handling their items free of charge for exchange. This controversy is still in progress. The State Banks began having their checks printed with an endorsement "not payable through a Federal Reserve Bank." This appeared to prove unsatisfactory, so that at the session of the Legislature in 1920 the State Banks secured the enactment of a law authorizing them to charge one-tenth of one per cent. exchange on all checks, with a minimum charge of ten cents. They also secured the enactment of a law prohibiting banks from accumulating checks and then presenting them all at one time and in all such cases the State Banks against whom they were presented should be given a sufficient time in which to pay the same. This law was enacted because the Federal Reserve Bank was resorting to this course in carrying into effect its coercive policies. The Federal Reserve Bank then resorted to the policy of returning checks to its customers whenever a State Bank offered to pay same by deducting the exchange and accompanying the return of said item with a statement that the same had been refused payment or had been protested. The State Banks then at the extra session of the Legislature for 1921 secured the passage of a law making it a criminal offense for any bank, through its officers or employees, to protest or to issue notice to the public or anyone else that payment had been refused by any State Bank of Louisiana, whenever payment had been offered in accordance with the laws of this State permitting the State Banks to make a charge for exchange. This is the present status of the controversy in this State in so far as the contention of the Federal Reserve Bank concerning its par clearance policy. The State Banks are absolutely refusing to be controlled by such a policy, except a few timid institutions that are unable to withstand the pressure that has been brought to bear upon them.



We observe that in the State of North Carolina an injunction has been obtained against the Federal Reserve Bank prohibiting it from handling items on non-member banks and the Federal Reserve Bank has issued a notification declining to handle all items on non-member banks in the State of North Carolina. My judgment is that the Federal Reserve Banks should not undertake to handle items on non-member banks, because they are under no obligations whatsoever to collect such items, and if they are not permitted to pay exchange, which is entered as a service charge, for their own member banks for whom they act as agents, then they should decline to handle such items, and permit the said member banks to collect them through some other channel. The present policy results in a feeling of antagonism by the State Banks to the Federal Reserve System and provokes much ill feeling between them. The State Banks feel that the Federal Reserve Bank is being used as an instrumentality by the large banks of our various cities and by the National Banks in themselves collecting exchange from their customers and then delivering over to the Federal Reserve Bank all of these items, which they are seeking to have collected from the small country bank without any charge or compensation. To my mind, this is manifestly unjust and unfair, and the State Bankers' Protective Association has gone on record and is openly making a fight in behalf of the State institutions who are non-member banks of the Federal Reserve System.

The United States Supreme Court, in the case that was appealed from Georgia, in the most vigorous language, condemned the system of the Federal Reserve Banks in many particulars, and we commend that opinion to Congress that ought to afford some legislative relief from such oppression.

Personally this Department has enjoyed the friendliest relations with the Federal Reserve Banks and has co-operated with them in making the examinations of the member State Banks of the Federal Reserve System in Louisiana, their examiners having participated with us freely during the past two years.

We further believe that the Federal Reserve System is a great safety valve for the protection of the public, and while they were perhaps too loose in the matter of credits during the era of great expansion, at the same time they have safeguarded us from panics and the domination and control of any great financial organization.

### BANK FAILURES.

The years 1920 and 1921 have witnessed a period of reconstruction following the tremendous expansion of credits during and just following the recent war. This tremendous expansion of credit that prevailed during the years 1917, 1918 and 1919 began to experience a decline which was felt very perceptibly in the early summer of 1920. This was accentuated by the heavy drop in the value of agricultural products, cotton having declined from July 1st, 1920, to January 1st, 1921, from the price of thirty-five cents per pound down to fifteen cents, indicating a loss of more than a hundred dollars per bale. Rice likewise declined from ten cents to two cents a pound, and sugar from twenty cents to six cents per pound during the same period. All of this heavy decline in the value of the staple crops of Louisiana produced an abnormal condition of affairs, entailing losses amounting to millions of dollars to the producers of this State, and the only wonder is that we have not experienced more bank failures than have occurred in Louisiana during the past eighteen months. Certainly the condition of the banks of this State must have been very strong, and their general spirit of co-operation has been exceedingly good, otherwise we would not have escaped a complete paralysis of financial conditions.

Notwithstanding this fact, however, several of our banks have been forced to close their doors, some of which failures have been produced on account of embezzlements by officers, while others have simply been the result of an over expansion of credit and an inability to collect. I believe that we have now reached a period of normalcy to such an extent that we will have very few more failures during the next biennial period. I shall submit a list of banks that have been closed under Act 300 of 1910 by the State Banking Department, and shall also submit the reasons for such failures, as has been disclosed by the liquidation of said institutions, hoping that the information given may furnish food for thought not only for the banking public but for the members of the Legislature, who should take into serious consideration the passage of such laws as may be necessary for the protection of the depositors, who place their money in our State Banks, Savings Banks and Trust Companies.

1. On December 16th, 1920, the Bank of West Carroll, located at Forest, Louisiana, through its officers, notified this Department that it was unable to continue business, as it had no funds available with which to pay its depositors and could not procure

any additional lines of credit. An Examiner was dispatched to take charge of its affairs, and Mr. R. H. Everett was appointed as Special Agent and Liquidator, being subsequently succeeded by Mr. T. E. Vining, one of the officers of the defunct bank. The cause of the failure of this bank was due to the fact that during the year 1919 its deposits had reached the point of \$160,000.00, whereas on the date it closed for business it only had \$25,439.13, showing an enormous shrinkage in its deposits, and as its capital stock was only \$15,000.00, it was unable to continue business. There was no evidence of any wrongdoing by the officers of the bank, but it just simply could not meet its obligations incurred during the prosperous period referred to. No dividend has yet been paid to the depositors of this bank.

2. On January 4th, 1921, the American Bank & Trust Company of Eunice, Louisiana, closed its doors and its affairs were taken charge of by Mr. J. S. Brock, Chief Examiner, under authority of this office. On the morning of that date the cashier committed suicide, and an examination of the bank disclosed the fact that he was short in his accounts more than \$60,000.00. This unfortunate condition, coupled with the further fact that the bank had extended its lines of credit far beyond the bounds of safety and conservatism, necessarily forced it into liquidation. At the date it closed for business this bank had outstanding bills payable and rediscounts to the amount of \$450,000.00, with a capital of only \$60,000.00. This money had been loaned to finance rice crops, buy rice machinery, bore wells for water, purchase land, and promote many other rather speculative investments. The cashier of this bank was warned on more than one occasion during the spring of 1920 in regard to the over extension of credit, but it had but little effect. The larger portion of the loans and discounts and investments of the bank were already pledged for borrowed money, so that the depositors of the bank will not receive very much dividend, so it appears. Mr. D. Lahaye was appointed Special Agent and Liquidator of this institution.

3. On February 21st, 1921, the Peoples Bank of Plaquemine, Louisiana, was closed by the Examiner and placed in liquidation according to law. Mr. E. M. Lanier, one of the largest creditors, was appointed liquidator on the petition of the depositors of the bank. A dividend of 40% has been paid to the depositors. The cause of the failure of this bank was due to the fact that its officers had undertaken to conduct a planting business, which was really the property of the bank, and the management of said

plantation, known as Australia, located in the Parish of Iberville, has proven most disastrous. This bank only had a capital of \$50,000.00 and an apparent surplus of \$50,000.00. The first examination made of this bank in December, 1919, after the present Examiner assumed charge of the Department, showed that it was carrying certain losses on plantations sold amounting to several thousand dollars, together with a suspense account that likewise represented losses amounting to over \$12,000.00. A demand was made that these items should be immediately charged off. When the next examination was made, in June, 1920, the above losses had not been charged off, and a renewed demand was made to this effect. On August 3rd, the Examiner in person visited the bank and found its condition to be rather deplorable. It had permitted an indebtedness on the Australia Plantation to reach the sum of approximately \$145,000.00 due the bank, the most of which was secured by third mortgages. A contention was made by the president at that time that the plantation was well worth \$175,000.00. An appraisal was ordered made of the assets of the bank, which was duly sworn to by the directors, and filed on September 2nd. The bank charged out \$25,000.00 of its surplus in order to provide for the losses previously ordered charged out. An appraisal having been made of the Australia Plantation, it disclosed a valuation of only \$100,000.00. The officers of the bank were duly notified in writing that they must raise at least \$60,000.00 by the 1st of February, 1921, in order to protect the depositors of the bank. When the examination was made on February 15th following, by Mr. J. S. Brock, the Chief Examiner, it was disclosed that the bank's reserve, if it paid legitimate demands that were already outstanding in the way of collections made and not remitted for, it would have had no money whatsoever with which to do business. The examination further showed that the bank at that time had raised no money for the protection of the depositors, but on the contrary had incurred a still further indebtedness on the plantation. It further was shown that the Australia Plantation had been conducted at an enormous loss, and that its indebtedness was in excess of \$350,000.00, and that the bank was hopelessly insolvent. Acting upon this report, which was received by the Examiner on February 19th, he immediately went to Plaquemine and took charge of the affairs of the bank and placed it in liquidation. The only asset to protect the bank against the enormous indebtedness of the Australia Plantation is a letter of continuing guar-



anty signed by certain directors of the bank at the insistence of the Bank Examiner in 1912, and on which indebtedness not a cent of either interest or principal had been paid in over six years.

Over half of the signers of this letter of guaranty are either insolvent or dead and their estates fully administered. The others are resisting collection to the fullest extent, and the amount that will be realized for the depositors is predicated entirely upon the successful termination of said litigation. The president and cashier of this bank were indicted by the Grand Jury for receiving deposits, knowing the bank to be insolvent, but the petit jury returned a verdict of not guilty, although it is doubtful if the depositors shall receive over sixty cents on the dollar, even if the liquidation is successful in the litigation at present pending in connection with the liquidation of its affairs. The head of this Department rendered every assistance to the State officials in charge of the prosecution in this as well as in all other cases that have been submitted for the consideration of the courts.

4. On March 18th, 1921, at the request of the officers and Board of Directors of the Citizens State & Savings Bank of Patterson, Louisiana, the same was closed and placed in liquidation on account of its inability to meet its demand obligations, its reserve having become exhausted and it found itself unable to secure additional credit. This bank had been in rather straightened circumstances for some time, and several visits had been made by the Banking Department for the purpose of trying to work out some feasible plan and save the situation in regard to the same. However, it was found to be impossible, and hence it was forced to close its doors. The principal cause of this failure was on account of a large number of loans having been made to finance sugar plantations that could not pay their debts when due. A further investigation of the affairs of this bank showed the cashier to be short the sum of \$14,000.00, which had been concealed by charging up false amounts to the account of one of the large customers on the individual ledger. This shows the importance of the directors having a careful examination made of the individual accounts and a verification by someone other than the cashier, who was really the one man conducting the affairs of the bank. Mr. L. C. Borah was originally appointed as Special Agent and Liquidator under the law, and on December 22nd, 1921, we paid a dividend to the depositors amounting to 20%, and further dividends will be paid as the liquidation progresses.

On account of his own personal affairs Mr. Borah resigned January 1st, 1922, and Mr. A. H. Thompson was appointed Special Agent in his place.

5. On March 28th, 1921, the Bank of Newellton closed its doors and requested the Examiner to take charge of its affairs and place it in liquidation. During the latter part of February this bank was closed by the Examiner at the request of the Board of Directors, and a thorough investigation and appraisal was made of its resources. After the same had been fully completed by the Board of Directors it was estimated that the capital stock was impaired to the amount of \$15,000.00, which the directors were notified it would be necessary for the stockholders to raise before the bank could be reopened for business. It was also discovered that the cashier was short in his accounts \$7,400.00. This bank had already charged off \$9,000.00 on December 31st for losses incurred and it still had a surplus of \$5,000.00, which with the \$15,000.00 made total losses amounting to over \$29,000.00, which the bank charged off between December 31st and March 1st. I might say in passing that this bank had experienced the greatest amount of liquidation of its loans in proportion to its total outstanding of any bank in Louisiana, showing that in the main its assets were very liquid. However, their main losses were occasioned by the shortage of the cashier and by certain large loans made to rice farmers who were operating upon leased real estate and were unable to pay their notes due the bank. There were some other losses on account of second mortgages as well as some loans made without ample collateral. Mr. W. W. Burnside was appointed Special Agent and Liquidator, but no dividend has been declared up to the present moment, although the bank will evidently pay a very fair dividend to the depositors. It had practically retired its bills payable account. After this bank was first closed in February the Department was notified that it had raised the \$15,000.00 necessary to restore the capital and it was permitted to reopen, but it only remained opened for about thirty days, as the confidence of the public had been undermined and the heavy withdrawal of deposits continued so that it was unable to continue business and was forced to close. It now appears that some of the loans that were considered good by the Board of Directors at the time the bank was first closed will prove a total or partial loss, so that the depositors will not be paid more than seventy-five to eighty cents on the dollar. We have paid a dividend of 40% to the depositors.



6. On April 13th, 1921, the Bank of Kilbourne, located at Kilbourne, in West Carroll Parish, closed its doors and requested the Banking Department to take charge, which was done. This bank only opened for business on December 27th, 1919, and therefore was in the banking business for just a little over one year. Its capital was only \$15,000.00, but during the year 1920 its loans were excessive, so that when it could not collect and realize upon the same during the fall of 1920 and its correspondent banks declined to lend any more money, it was forced to close its doors. Also this bank made the mistake of investing \$9,597.24 in its banking house, furniture and fixtures, which was excessive for a bank of this size. Mr. F. F. Covington was appointed Special Agent of this institution. No dividend has yet been paid to the depositors.

7. On April 26th, 1921, the cashier of the Plain Dealing Bank absconded. This was a "one-man" bank, the cashier being the one man that conducted its affairs and during his administration of sixteen years he had enjoyed the confidence of the community to the very highest degree. His total embezzlements amounted to the sum of \$121,000.00, which had been going on for five or six years, having been well concealed by making false entries in the individual ledger, charging fictitious amounts to various individual accounts and further concealing the same from the Banking Department by abstracting ledger leaves out of his individual ledger so as to force a balance with the general ledger. It was also found that he had issued thousands of dollars of time certificates of deposit from a pad that was not in use by the bank and the same were never entered on the register or the cash book or in any of the books of the bank, and were not known until after the bank had closed its doors. This was a very small bank, having a capital of only \$10,000.00 but very large deposits, as it was located in a very prosperous community. This emphasizes the importance of the proposition that as the deposits of a bank increase above a certain limit it should be required to increase its capitalization for the protection of the depositors. Mr. J. F. Nuckolls was appointed as Special Agent and Liquidator, and in February, 1922, a dividend of 15% was paid to the depositors. The bills payable account has already been paid in full.

8. On September 24th, 1921, the cashier of the Bank of Marthaville came to Shreveport and notified this office that he desired to confess to a heavy shortage on his part in connection with the affairs of this bank. This confession was brought about by

reason of a recent examination of the bank, which disclosed certain irregularities, and a letter was addressed by the Banking Department, which it was instructed should be read to the Board of Directors for their information, and was sent to the vice president of the bank for this purpose. The cashier stated that this letter would have precipitated the closing of the bank and also the revealing of his peculations. He had covered the same up by having abstracted leaves from the individual ledger, and he had likewise forged the names of customers to several notes, which were in the portfolio. This embezzlement was for such a large amount that it forced the bank into insolvency. Mr. C. J. Provost was appointed as Special Agent and Liquidator, and on February 1st, 1922, a dividend of 55% was paid to the depositors, and it is probable that an additional dividend of 20% more will be realized out of the liquidation.

9. On October 19th, 1921, the Bank of Waterproof closed its doors and was placed in liquidation at the request of the Board of Directors. Mr. H. B. Conner was appointed as Liquidator and Special Agent. No dividend has yet been declared and paid to the depositors. The cause of the failure of this bank may be traced principally to the defalcation of its cashier and the general distressing conditions in the agricultural section where the bank is located. On May 13th, 1920, the cashier of this bank absconded and a thorough check of his books was made by the Assistant Examiner, who had just arrived for that purpose on the day that the cashier left. The shortage was ascertained to be approximately \$67,000.00. After some weeks the cashier returned and surrendered a certain amount of property to the bank, and the stockholders put up a 100% assessment and the bank was permitted to reopen and continued in business for eighteen months. Had the agricultural conditions in that territory continued good so that real estate values could have been realized upon the bank would never have been forced into liquidation, but it unfortunately had a very large loan secured by a second mortgage on the Maryland Plantation, amounting to approximately \$25,000.00, on which it could not realize a cent, although the first mortgage was only for \$45,000.00, and the place, eighteen months before, had sold for \$110,000.00. This only demonstrates how dangerous second mortgages are to any bank, and especially where the first mortgage is for any considerable amount of money. When the value of agricultural products declined materially land values crumbled very rapidly, as was manifested in this case.

10. On November 10th, 1921, the Florien State Bank, Sabine Parish, Louisiana, closed its doors. Its deposits were very small and the bank itself had been in a precarious condition for some time. It was originally closed by the Banking Department in October, 1919, when it was chartered as the Noble State Bank, with a branch at Florien. Later, by an amendment, the head office was changed to Florien, and it became the Florien State Bank, with a branch at Noble. When this bank was closed in October, 1919, the stockholders were called upon to put up \$15,000.00, being a 100% assessment to make good the impairment, which was done. Later it was discovered that it would be necessary to raise \$7,000.00 additional amount to further strengthen the capitalization of the bank, which was done by the stockholders. However, public confidence had been impaired to such an extent that the bank never fully recovered and was finally forced into liquidation on account of the general situation prevailing in that territory and which was further accentuated by a robbery which took place during the month of September, 1921, when the cashier was locked in the vault and some \$5,000.00 of cash and Liberty Bonds were stolen. The insurance on the burglary policy has been paid since the bank closed its doors. Mr. J. J. Blake of Many, Louisiana, has been appointed as Special Agent and Liquidator, but no dividend has been paid up to the present time.

11. On November 28th, 1921, the Banking Department was notified by the officers of the Lumberman's Bank & Trust Company of De Ridder that it was unable to meet its obligations and requested the Department to take charge of the bank, which was done. An Assistant Examiner visited this bank during the month of October and it was then ascertained that it had several severe losses caused by excessive loans without adequate security. A sworn appraisal was then made by the stockholders as required by law and losses were disclosed to a sufficient extent as to impair the capital and notice was sent to the officers of the bank that a 50% assessment would necessarily have to be raised in order to enable the bank to continue business. Under the law the bank was allowed sixty days in which to do so, and before that time had elapsed the bank closed its doors. A subsequent appraisal since the closing of the bank has been made of the assets and it appears that the entire capital has been lost because certain other loans that were originally estimated as being good are now considered as either total or partial losses, so that it proved to be im-

possible to reorganize the bank. However, steps were immediately taken looking towards the reorganization of said institution, but after several days deliberation it was found to be impossible, for the reason that several stockholders declined to put up the required amount to make good the capital. This only shows the necessity of a law dealing with such cases where some of the stockholders decline or refuse to put up the required amount to enable a bank to be reorganized.

Since the first of January the Bank of Simsboro closed its doors. An appraisal of its assets showed an impairment of 65% in its capital, which was raised and the bank permitted to reopen for business March 6th, 1922.

On February 7th, 1922, the West Louisiana Bank closed its doors and requested the Banking Department to take charge of the same, which was done immediately. The cause of the failure was excessive loans to two individuals, each having been nearly three times the capital of the bank. An effort is now being made to organize a new bank to take over the business and assume all the liabilities.

#### DEFALCATIONS AND EMBEZZLEMENTS BY BANK OFFICIALS.

1. In March, 1920, the cashier of the Citizens Bank of Jena was found to be short in his accounts to the amount of \$28,000.00. This money had been used in buying pecans for shipment and resale, conducting a plantation, running a stave business and other lines of activity. The embezzlements in this case were concealed by making false entries in the correspondent's accounts and which were located in the office of the Examiner when the reconciliations were made there as the cashier claimed at the time of the examination that he did not have a statement of the correspondent bank's account. The cashier was indicted for embezzlement, tried and convicted, but the Supreme Court granted a new trial because the foreman of the grand jury had failed to endorse the bill. The new trial has not yet been had.

2. On May 11th, 1920, the cashier of the Bank of Waterproof absconded on the day that the Bank Examiner arrived to check up the affairs of the bank. The bank was immediately closed and a thorough investigation was made and the shortage discovered to be approximately \$67,000.00. The money had been used in various and sundry enterprises in the town. Subsequently the cashier returned and surrendered his property, which paid up a large amount of the shortage, but still the stockholders were



compelled to put up a 100% assessment before the bank could reopen. These shortages were concealed by making false charges against accounts in the individual ledger and also with the correspondent's accounts, which the examination then pending would have easily located. The cashier has subsequently plead guilty and is now serving a term in the penitentiary.

3. On January 4th, 1921, an Examiner was sent to the town of Eunice for the purpose of checking up the books of the American Bank & Trust Company. On his arrival the cashier committed suicide and the bank was closed. An examination of the books of the bank disclosed a shortage of approximately \$60,000.00. These shortages had been concealed by entering up deposits in the savings bank pass books of certain large customers of the bank but making no entry on the savings ledger of the bank so that there was no way to tell of the shortage until after the bank closed its doors, when the pass books were brought in.

4. On March 5th, 1921, the cashier of the Mer Rouge State Bank was found to be short in his accounts to the amount of \$5970.01. This could not be satisfactorily explained. After thoroughly checking over the individual ledger the shortage was made manifest. On re-checking the individual accounts it was found that several false entries had been made in the books of the bank in reducing the balances on certain accounts so that the individual ledger would balance with the general ledger, and then after the examination was made the individual accounts would be corrected. An examination was made on March 4th, when the books apparently balanced. The Examiner left but returned early the next morning, when it was discovered that certain accounts had been corrected and the shortage was made manifest. The District Attorney filed bills of information in this case, but the trial has not yet been held.

5. On March 17th, 1921, the cashier of the Citizens State & Savings Bank of Patterson was found short in his accounts, which were checked up and aggregated the sum of \$15,000.00. He concealed the same by making false charges against one or two of the very large accounts in the bank. He immediately plead guilty and is at present in the penitentiary.

6. On March 26th, 1921, the cashier of the Bank of Newellton was found to be short in his accounts to the amount of \$7400.00. These shortages were concealed by his having received partial payments on notes which were pledged as collateral security and retaining the payment and making no entry upon the books of

the bank. He subsequently plead guilty and is likewise serving sentence in the penitentiary.

7. On April 26th, 1921, the cashier of the Plain Dealing Bank absconded and on checking his books it was found that he was short \$121,000.00. These peculations had been going on for five or six years. They had been adroitly concealed by charging up various amounts to the depositors' accounts, of which the cashier kept an exact record and used a "key" system in doing so. He likewise issued thousands of dollars of time certificates of deposit on a private pad of certificates that he was using and never made an entry in the books of the bank, and the same were only discovered as the holders of the certificates presented them after the bank was closed. He was tried and convicted and sentenced to nine years in the penitentiary, where he is at present serving his term. His case was appealed to the Supreme Court, but he did not secure a new trial.

8. On August 1st, 1921, an Examiner called at the Bank of Robeline for the purpose of checking up the books. The cashier claimed that he had not posted up his individual ledger for the previous day's business, but the Examiner, acting under instructions from this Department, refused to permit him to make any entries on the books after his arrival. When a trial balance was taken it was found that the cashier was short in his accounts \$7200.00. He signed a written confession of having taken the money. His peculations had been going on for possibly two years. The same had been concealed by "plugging" the adding machine lists of checks paid so that the same amounted to more than the actual sum paid out by the bank, and in this way the money was abstracted from the cash. The cashier went with the Examiner to Natchitoches for the purpose of pleading guilty to the charge, but on being persuaded by relatives not to do so, he returned home. Subsequently his relatives made good the shortage of the bank and although the head of the Banking Department presented the charges and all the evidence, including the confession of the cashier to the grand jury of Natchitoches Parish, they did not see proper to find a bill of indictment, so that the cashier has not yet been tried. He was placed under bond on affidavits made by the State Banking Department. In this connection I desire to state that it is a regrettable fact that some of our grand juries do not realize the importance of strict enforcement of the laws of this State in regard to embezzlements by bank officials. So far as the head of the Banking Department is concerned, I can state



that we fully sympathize with the family of every bank official who gets into trouble, at the same time the protection of the public by demonstrating that all embezzlements will be effectively prosecuted will certainly have a good effect in minimizing losses from this source and giving the depositors more security for their money.

9. On September 24th, 1921, the cashier of the Bank of Marthaville confessed to having been short in his accounts several thousand dollars. This was brought about by a demand by the Examiner that he should correct certain irregularities in his books and that the letter written to him on this subject should be read to the Board of Directors. He then admitted that there was a serious discrepancy in his accounts which, however, he claimed would only amount to about \$15,000.00. On making up a full statement the total shortage was ascertained to be \$32,000.00. This had been concealed by placing forged notes in the portfolio of the bank as genuine; also by falsifying the individual accounts, abstracting ledger leaves from the books, taking Liberty Bonds of customers and carrying the same as assets of the bank and issuing a time certificate from a pad that was not in use by the bank and making no entries upon the books. He was promptly indicted by the Grand Jury of the Parish of Natchitoches, being the same Grand Jury that failed to indict the cashier of the Bank of Robeline. He subsequently plead guilty and was sentenced to the penitentiary, where he is at present serving his term. The shortage in this case had likewise been in process for the past four or five years.

All of these peculations have entailed a great deal of extra work upon the Banking Department which, together with the closing of a large number of banks, has caused the revenues of the Department to suffer to a considerable extent. Our policy has been to strictly enforce the law against criminals who are in the banking business, for we believe that only in this way can the interest of the public be duly protected.

#### BANK GUARANTY LAW.

There has been considerable discussion in Louisiana in regard to the establishment of a State Bank Guaranty Law. You will find in the Thirteenth Report of this Department where the present Examiner discussed this law quite fully and recommended that a system of voluntary bank guaranty be established for Louisiana whenever a certain number of banks should signify their desire to do so. I am still of the same opinion expressed in

the last Biennial Report, and I believe the subsequent failures we have had has caused the sentiment to grow considerably in favor of such a statute for this State. I am not in favor of a compulsory bank guaranty law, for the reason that it tends toward socialism and compels a bank to come in and become a member and guarantee the deposits of other banks whether it chooses to do so or not. However, I can see no sound objection to a number of banks in Louisiana forming themselves into an organization for their mutual protection or insurance with the approval of the Examiner of State Banks, the same as mutual insurance organizations are effected for either fire or life. This law should be absolutely voluntary and any bank desiring to withdraw should be given permission to do so, provided it has paid all of its obligations to the guaranty fund.

Some of the opponents of the law insist that the law is unjust because a conservative and honest banker has to contribute to the guarantee of the incompetent, dishonest and reckless. If this is unjust then all insurance of any sort is unjust, for this is true in all forms of protection for life or property. Fire insurance rates are higher for all because of the carelessness of some, and the careful have to pay. Life insurance rates are necessarily high for the reason that it affords the same protection for persons who do not take as good care of their health as others. Insurance of any sort is open to the same objection, and yet the idea of securing protection by exacting a premium is the very foundation of all business, community and national life, and the rate to protect money under the guaranty law is much less than what is paid for the protection of other property or of life.

On the other hand, the very fact that a banker contributes for protection gives him a powerful motive for preventing mismanagement in any bank whose operations are known to him; for it is a self-evident truth that bankers are the first ones to know when one of their flock is astray. In this way the guaranty law takes a responsibility from the depositors, who know nothing of the inside operations of the banks, and place it where it belongs upon the bankers themselves, who then have a vital interest in preventing bank failures. They set to work to weed out the poor banker; they see to it that as far as possible officers of infallible character and reputation, and experience, showing sound business ability, are chosen.

Another short-sighted criticism sometime advanced against the law is that the big bank under the guarantee has no advant-

ages over the small bank. This is not true. The big bank has all its usual advantages, more efficient officers because of higher salaries, larger loaning capacity, greater attraction for customers who seek the advantage of doing business with a large bank; and more powerful direction of the financial policies of its section of the country. The guaranty law now actually at work in seven of our States has proven beyond a doubt that the law is practical and that its benefits are immeasurable. The movement is a forward movement and the idea is growing very rapidly.

The law is founded on the great principle of equity and justice, and it is worth a place among the very important laws of our country. It helps to prevent panics and economic upheavals through the establishment of permanent confidence in our banks and financial system. Lack of confidence is the cause of panics, and the guaranty law provides security more tangible than confidence. When a guaranty bank fails little concern is felt and the business world goes calmly on its way. There are no runs on other banks; there is no undermining of business through loss of large amounts of capital. Depositors know that they will get one hundred cents on every dollar that they have put in. This establishment of confidence has been of direct benefit to the State and Nation. Thousands of dollars which have formerly found security in hidden places or been sent out of our State for safety or even out of our country by Americans of foreign birth are now passing through the various channels of trade and industry, thereby assisting the State in its progress and development. Perhaps one of the most direct and important advantages of the law is its ability to prevent individual suffering and distress. When men and women toil, save and accumulate a few dollars, which represent the earnings of a life time, it should be the paramount duty of the State to protect these savings by providing a safe place for them without loss or depreciation in value. The guaranty law fills this need.

As our State increases in population, wealth and education, bank failures will be of less frequency, but an occasional failure is as inevitable as the rotation of the earth. For as long as our financial system is the product of human endeavor, just so long will we have among us dishonesty and fraud and no one has ever discovered a preventive. This is the fundamental reason why I believe our Legislature should give us a voluntary bank depositors' guaranty law.

I believe that whenever as many as fifty banks or more have so signified their desire to form such an association, they should be permitted to do so, provided they can obtain the approval of the Examiner of State Banks as to the soundness of their financial condition at that time. That provision can be made for the admission of additional members under certain restrictions and regulations to be provided by law. The objection that has been made to a voluntary bank guaranty system is that it will force others to join whether they desire to do so or not. The answer to this is that the argument only demonstrates the wisdom, justice and equity of the law. There has never been a single bank failure that did not pay some dividend out of its assets, some reaching as high as 75% and some as low as 20%, so that there would never be a total loss in any failure, and all the banks that were members of the system would earnestly co-operate with the State Banking Department in weeding out the incompetent, the dishonest, the careless and inefficient banker.

I feel impelled to commend this legislation to your serious consideration, believing the same to be for the best interest of the people of our State.

#### ATTORNEY GENERAL'S OPINIONS.

During the past two years this Department has had occasion to request an official ruling from the Attorney General upon certain subjects that have been submitted to the Banking Department. His opinion and ruling has been as follows:

1. In re: liquidation of closed banks. The question arose in connection with banks that were placed in liquidation as insolvent in regard to the right of a depositor who was also a debtor to the bank to offset his debt with the deposit either in full or to the amount of the deposit as the case might be. The matter was referred to the Attorney General for an official ruling, and he answered as follows:

“This is in answer to your inquiry as to whether or not after the declared insolvency of a bank, compensation takes place by operation of law between a debt due by a bank to a depositor and the depositor's debt due to the bank. The rule of law in this State is that a depositor cannot plead his deposit is set off against a debt due by him to the bank which has not matured or which matured after the declared insolvency of the bank. He cannot thus make himself whole while other depositors who are not debtors to the bank stand to lose a large portion of, if not the entire



deposit, made by them. Bank in liquidation vs. Board, 141 La., Pg. 1007, and authorities cited." (Signed) L. E. Hall, Assistant Attorney General.

I would call your attention to the fact that in this opinion the statement is made that compensation does not take place where the debt has not matured, but if the debt is past due the question has not been settled as yet by the Supreme Court, although in all justice and equity, my own opinion is that compensation should not be allowed to take place and thereby enable a depositor who was a creditor of the bank to secure a preference over a depositor who was not.

2. The next question that arose in connection with the liquidation of insolvent banks was over the right of a correspondent bank to whom the failed bank was due a bills payable account, on which a large amount of collateral was pledged, to share or be paid a dividend out of the general assets of the bank that had not been pledged on an equality basis with the depositors. The opinion is as follows:

"The correspondent bank who lends the money is not entitled to have a distributive share in all the other assets of the bank to the total amount of the indebtedness due them unless they surrender the collateral which they hold. If they are unwilling to surrender the collateral, they must discuss it and then present their claims for whatever balance may be due them. Wiley vs. Hotel Company, 52 Annual 1581." (Signed) L. E. Hall, Assistant Attorney General.

Acting on the authority of this opinion, it is not the purpose of the Department to declare any dividends in favor of the banks holding the bills payable of the insolvent bank and which is secured by collateral until said collateral shall have been discussed and the final liquidation of the same been had.

3. An examination of some of the banks disclosed the fact that they were segregating from a note due them collateral pledged for its payment and were pledging the collateral to a third person, or in other words, it can be illustrated by a customer having borrowed from the bank \$10,000.00 and put up \$15,000.00 of Liberty Bonds as security therefor. Now the bank was taking \$15,000.00 of Liberty Bonds and separating the same from the principal note and using it as collateral for their own purposes in borrowing money. A doubt was created in my mind as to the right of a bank to do this, and the question was submitted to the Attorney General, who ruled as follows:



“This is in answer to your inquiry as to whether or not a bank may separate from a note collateral pledged for its payment and pledge the collateral to a third person. According to Article 3145 of the Civil Code one person may pledge the property of another, provided it be with the express or tacit consent of the owner, so a bank may detach from a note collateral attached to it and pledge such collateral but only where the original pledgor has expressly or impliedly granted that right.” (Signed) L. E. Hall, Assistant Attorney General.

From the foregoing it will be observed that if the note held by the bank gave it the right to detach collateral and pledge it, it could do so although I doubt the wisdom of permitting it to be done, for the reason that a bank could borrow money on the collateral from one party and then borrow money on the note itself from another party and thereby double its ability to put up collateral security for its debts.

4. Another question arose in regard to the right of a bank at Little Rock, Arkansas, to sell collateral pledged to it as security after the bank had been placed in insolvency and then take the proceeds and pay itself for the note for which the collateral was pledged and also take the overplus and apply it on another note which it held, all of which took place after the bank was placed in liquidation by the Banking Department. The Attorney General ruled as follows:

“The right of action must be determined according to the laws of Arkansas as to which this Department is unable to advise you. Those in charge of the liquidation of the bank should refer the matter to some practising attorney in Arkansas.”

This was done and an official opinion was rendered us that the bank under the laws of Arkansas had the right to so apply the collateral pledged.

5. A letter was received from a bank in the country making inquiry as to the right or legal authority of banks to invest in mercantile and industrial corporations. In fact, it was proposing to subscribe to stock in a canning factory in the town. This matter was submitted to the Attorney General, who rendered the following opinion:

“You are informed in answer to your inquiry that there is no law which authorizes a State banking corporation to subscribe for stock in another corporation of any nature whatsoever.” (Signed) L. E. Hall, Assistant Attorney General.

Just a little later the question was further propounded in this same connection as to whether this ruling applied to trust companies as well as to ordinary State banks, and the following opinion was rendered:

"You are informed in answer to your recent inquiry that the letter of this Department of April 18th, stating that no banking corporation may subscribe to stock in another corporation, related only to banking corporations other than trust companies." (Signed) L. E. Hall, Assistant Attorney General.

6. Some time later another question arose in connection with the examination of a State Bank (not a Trust Company) in which the examination disclosed that it was holding bonds of the American Telegraph Company, Standard Oil Company, Texas Company, etc. An opinion was requested as to whether such investments were legal under the banking laws of the State. The Attorney General ruled as follows:

"State Banks derive their authority to invest in certain securities by revised statutes 276 as amended by Act 104 of 1902. By this statute, it is provided that these banks shall have the power to discount bills and other evidences of debt, to receive deposits, to buy and sell gold and silver coins, to lend money on real and personal security and exercise all incidental powers necessary to carry on their business. As to authority to invest in bonds of the nature referred to is not included in those which are specified by the statute, they must necessarily be excluded." (Signed) A. V. Coco, Attorney General.

I only desire to call your attention to the fact in this connection that this ruling applies to State Banks organized under the general banking laws of the State and not to Trust Companies organized under Act 45 of 1902.

7. An opinion was received from the Attorney General declaring that where a holiday fell on a day of rest, the succeeding day was not a legal holiday. He stated that Act No. 6 of the extra session of 1921 had repealed the former statute on this subject.

8. A question arose in regard to who should pay the premium on a bond required to be executed by a state official, which was raised by the Supervisor of Public Accounts. An opinion was rendered by the Attorney General that in all cases where a State official was required to give a bond, the premium on said bond must be paid by the official himself personally, unless the statute made provision for the same otherwise.

9. During the examination of certain banks it was disclosed that some of them were carrying several shares of their own stock, claiming that they had the right to do so under the provisions of Section 9 of Act 179 of 1902. Believing that this section was intended only to permit banks to carry their stock in case it was surrendered to them in payment of debt, but were not permitted to speculate or buy their own stock on the stock exchange, I addressed a communication to the Attorney General on the subject matter and received from him the following reply:

"I am in receipt of your letter of the 13th instant, in which you say that it has come to your knowledge that some banks in the State have been buying their own stock, which they carry under the style of 'stocks and bonds.' You express doubt as to the legality of such a course, and having expressed yourself against such a policy, you are pointed to Section 9 of Act 179 of 1902 by said banks, in justification of their action. You express the opinion that this provision was intended to permit banks to accept their own stock in settlement of debts due the bank by the holders of such stock, and that the intention of the statute was to limit the time in which stock so received could be held to six months, and I fully concur in this construction of the statute.

"It is inconceivable how the Legislature could, as it does in the first part of the section, prohibit loans on its own stock, and in the next breath permit the acquisition of their stock, even to its entire issue, and then limit the holding thereof to six months. What the statute intends, as you express it, is to permit the bank to accept its own stock in settlement of debts which may be due to the bank, and then limit the holding of such stock to a period not exceeding six months.

The law regulating the business of national banks is persuasive of this view, which while it forbids a loan on real estate, permits the purchase of such property to liquidate an indebtedness otherwise contracted, and which requires the disposition of real estate so acquired within the least delay possible. While I quote the law on national banking from memory, I am satisfied that you will find it just as stated." (Signed) A. V. Coco, Attorney General.

#### LAWS ENACTED BY THE LEGISLATURE DURING THE YEARS 1920 AND 1921.

In accordance with the provisions of law, this Department prepared a compilation of all the laws affecting banks and trust companies enacted by the Legislature during the regular session

of 1920. The laws enacted during the year 1921 at the extra session will not be compiled until after those which shall be passed at the coming regular session shall have been enacted into law. During the past two years this Department has sold copies of the banking laws to the amount of \$219.35, which has been turned over to the State Treasurer for the credit of the State Printing Fund, as required by law. I am sure that this amount has fully covered the cost of printing these acts of the Legislature. I deem it proper in this report to enumerate these acts so that the public at large may realize the number of laws that have been passed for the protection of the public in connection with the banking business in this State. These may be enumerated as follows:

At the regular session of the Legislature of 1920 the following were enacted into law:

1. Act No. 23 prevents the accumulation of checks drawn on any banking institution of Louisiana for the purpose of presenting said checks at any one time for collection and thereby injuring the credit of the bank on which they are drawn.

2. Act No. 63 permits banks and trust companies to buy or sell and invest in bonds of foreign countries or municipalities of foreign countries and other foreign securities under certain limitations.

3. Act No. 83 authorizes State Banks and Trust Companies with a capital and surplus of \$1,000,000.00 and over to open and maintain accounts in foreign countries and establish branches therein with the approval of the Examiner of State Banks.

4. Act No. 111 prohibits any State Bank or Trust Company that is in an insolvent condition from going into voluntary liquidation and requires the same to be liquidated by the State Banking Department.

5. Act No. 121 amends the holiday law and this was subsequently amended by Act No. 6 of the extra session of 1921 by adding Armistice Day. This act also had the effect of repealing the Act of 1918, which provided that when a holiday fell on a day of rest that the next day immediately following should be observed as the legal holiday in all cities and towns of ten thousand population and over. This was not discovered until it was observed that Christmas Day and New Year's Day and January 8th fell on Sunday, and the Attorney General made an official ruling that the following Monday was not to be observed as a legal holiday under the law, because Act No. 6 of the extra ses-



sion of 1921 had failed to renew the provision that was contained in Act No. 167 of 1918.

6. Act No. 175 prevents the Federal Reserve System from forcing banks of this State into what is known as the "parring of checks, drafts, etc.," and for that purpose making it optional on the banks of this State to charge exchange on such items and fixing the rate of such exchange at not exceeding one-tenth of one per cent, with a minimum charge of ten cents.

7. Act No. 177 prevents fraud in the sale of certain securities by creating the Louisiana Securities Commission and making the Examiner of State Banks a member of said Commission. This act is generally known as the Blue Sky Law of this State, and all applications for the sale of stocks and bonds must be made to this Commission. The Secretary is Governor W. W. Heard, and the office of the Commission is in the Court House Building, New Orleans, Louisiana. All communications in reference to the sale of stock and securities should be addressed to him at that place.

There were a few other acts passed at the regular session of 1920 contained in the compilation prepared by the Examiner, but which do not directly affect the banking business of this State, such as a change in our warehouse act, trust estates, etc., all of which can be found in the compilation of the banking laws prepared by the Department.

At the extra session of 1921 the following acts were passed which have a direct bearing upon the banking business:

1. Act No. 3 makes it a felony for any officer to knowingly make false entries or to omit to make correct entries in his books; heretofore it was only a misdemeanor.

2. Act No. 4 makes it a crime to give notice of non-payment of any check after the same has been offered for payment in accordance with the laws of the State of Louisiana permitting a deduction for exchange. This act is leveled at the action of the Federal Reserve Banks in refusing payment on checks with exchange deducted.

3. Act No. 16 changes the title of the Examiner of State Banks to that of State Bank Commissioner and fixes his salary at \$5,000.00 per annum. The change in the title however does not go into effect until January 1st, 1923.

4. Act No. 18 makes it a crime for any officer of any bank to knowingly permit said bank to carry in the aggregate open unsecured overdrafts to an amount exceeding 10% of its capital and declared surplus. This does not refer to the overdraft of

any one individual but to the total unsecured overdrafts carried on the books of the bank. This act will prove very helpful in dealing with negligent cashiers on this important subject affecting the solvency of the banks.

5. Act No. 37 penalizes surety and bond companies that do not make settlement within sixty days for shortages and defalcations by officers of banks.

6. Act. No. 97 vitally affects all banks in the State as it completely changes our policy in the matter of banks overborrowing or extending their lines of credit beyond the bounds of conservatism. This act amends the old law on this subject and provides that when a bank borrows money it shall only do so in pursuance of a resolution of the board of directors which shall specify the maximum amount to be borrowed from any one bank or person as well as the maximum amount to be borrowed altogether and shall likewise fix the maximum amount of collateral to be pledged therefor. From this you will see that banks cannot pass unlimited resolutions but must fix definitely by its board of directors the amount to be borrowed as well as the amount of collateral to be pledged so that the board may know how much of the bank's assets will be left on hand as security for its depositors. This act further provides that whenever any state bank or trust company shall borrow for its use any sum equal to three times its capital stock and declared surplus, it shall be prohibited from thereafter making any new loans as long as it shall owe for borrowed money the amount as set forth herein. The penalty is \$500.00 for each new loan made under such circumstances. This act does not prohibit a bank from borrowing all the money it can obtain in order to protect its reserve, but it does prohibit the bank from taking on new lines of credit and still further expanding its loans after it has borrowed an amount of money equal to three times its capital and declared surplus. This act is a very important one, and I believe will exercise a potent influence in restricting our state institutions in the matter of extending their lines of credit beyond the bounds of conservatism. The great trouble that we have experienced during the past eighteen months has been largely from this very source. Furthermore, we have found that where banks borrow an enormous amount of money they are being required to put up as collateral such a large amount of their bills receivable and securities that there is practically nothing left in the bank for the depositors in case of a failure, except the banking house. I could cite cases in which banks have

put up as much as 150% margin over and above the amount of the loan, which is entirely unreasonable and cripples the bank in its ability to borrow additional sums that may be needed because its collateral has become exhausted. This act will have a salutary effect, I am sure, in the protection of the banks and the general public.

The Banking Department has assisted materially in the passage of all the foregoing acts, the Examiner having been required to attend the legislative hearings before the Committee on a number of occasions when the same were up for consideration.

#### PUBLIC ADDRESSES.

During the past year the Examiner of State Banks was invited to deliver an address before the National Association of Bank Supervisors at Philadelphia on August 3rd, 1921. This address on "Efficiency in Bank Supervision" appeared to be very well received by all the supervisors who were present at the meeting. This organizations has for its purpose a discussion of the general theme of bank supervision and examination so as to bring all of the heads of the various banking departments into closer contact and thereby secure cooperation in the discharge of their onerous and important duties.

On August 5th, 1921, at Los Angeles the Examiner of State Banks also delivered an address in response to an invitation from the Executive Committee of the State Bank Section of the American Bankers' Association. The subject of this address was "The Importance of Efficiency in Bank Supervision and How to Secure It." Because of the fact that this address appeared to have been well received by the large number of bankers present, consisting of several hundred, and its wide publicity in the banking journals, I have appended the same to this report as a part thereof, so that it may be read by the various bankers who may have occasion to review the same.

In April, 1921, an address was also delivered before the United States League of Local Building and Loan Associations in the City of New Orleans, which will be published as a part of the building and loan association report.

#### FINANCES.

At the close of the year 1919 the Department had on hand with the State Treasurer and in bank the sum of \$3128.44 and at the close of the year 1921 there was on hand in the State Treasury and in bank the sum of \$815.21, besides a deposit of



four hundred and seventy-five dollars carried with the Assistant Examiners as an advance on account of traveling expenses.

From this statement you will observe that our balances have decreased considerably during the past year, which is attributed to the fact that in all cases where banks have been closed it has required from two to four weeks for the Examiner to take charge, make up the inventories and turn over the affairs to the Special Agent appointed to conduct the liquidation. Under the law the Banking Department is allowed no compensation in the liquidation of a closed bank, and for this reason we have lost the equivalent of at least six months' work for one Examiner, for which no compensation was received. We have also lost the revenue from this number of institutions which closed their doors.

I would further advise that during the past two years I have purchased and paid for seven portable typewriters at a cost of \$420.00, which we have on hand for the use of the Examiners in making up their reports. Also we have purchased one metal cabinet file at a cost of \$75.00, which is on hand in addition to all the other equipment that was delivered to the present Examiner.

A detailed statement of the receipts and disbursements will be found at the close of this report.

#### LOUISIANA SECURITIES COMMISSION.

During the regular session of the Legislature of 1920 Act 177 was passed, creating the Louisiana Securities Commission composed of the Secretary of State, Chairman; the Attorney General and the Examiner of State Banks. This Commission has under its administration the enforcement of this law, which is commonly called the Blue Sky Law. This law went into effect August 15th, 1920, and since that date the Commission has had under consideration more than two hundred and fifty applications for the sale of stocks and bonds. The Examiner has attended every meeting of the Commission and has carefully scanned and reviewed the reports and financial statements of every applicant to sell non-exempt securities in the State of Louisiana. Many permits have been granted, while some have been refused, and others very much modified in the terms and conditions on which they were permitted to sell.

This has entailed a great deal of extra work upon the Department, because a careful review of all these applications is essentially necessary for the protection of the public in the purchase of securities. A special report will be made by this Commission for the consideration of the Legislature.



## RECOMMENDATIONS.

1. I recommend the creation of a voluntary bank guaranty law permitting the state banks of Louisiana to form and organize an association for the protection of their deposits under such restrictions and stipulations as your wisdom and judgment may suggest, and I shall take pleasure in submitting a bill dealing with this important subject.

2. I recommend the enactment of a law providing a method for the reorganization of banks that have failed or whose capital has been seriously impaired. Sometimes we find a bank whose capital is seriously impaired and the most of the stockholders are willing to put up the money to restore its capital to par, but there are always a few who are unwilling to put up their share of the required amount in order to reopen the bank. The result is that liquidation follows and the depositors lose heavily by such a course. An act of this character was passed at the last session of the Legislature, but was pocket vetoed by the Governor on account of a misunderstanding of its provisions. I again recommend this to your serious consideration as it is certainly a very important law to be enacted.

3. I recommend the enactment of a law fixing the status of debtors and creditors of insolvent banks that have been placed in liquidation and likewise regulating the administration of such banks in order to carry into effect the regulations that may be provided fixing the status of debtors and creditors and their rights and privileges.

4. I recommend that all security companies or corporations where a large part of its stock is held in a state bank and trust company and whose officers and directors or a major portion thereof shall be the same as that of the bank, the said institutions shall be subject to an examination by the State Banking Department, the same as all State Banks and Trust Companies in Louisiana, and they shall be required to pay a fee on the same basis. This recommendation is made for the reason that we have observed a few corporation securities companies whose stock is largely being held by state banks and trust companies and who accept large loans from the state banks and others and likewise borrow a great deal of money from the state banks, and yet the affairs of this corporation, which although it may not be considered as subsidiary, is not under the control of the State Banking Department or subject to its supervision and examination.

5. No bank should be permitted to lend to any one person, firm or corporation, whether with or without collateral, any amount in excess of its capital stock. Excessive loans are the most prolific source of bank failure.

6. No bank should be permitted to purchase or carry its own stock under any circumstances. If a bank is allowed to buy its own stock it can thereby retire its whole capital. Act 179 of 1902 Section 9 should be made clear on this important question.

7. It should be made a criminal offense for any man or set of men to buy the controlling interest of any state bank, and then load it with a lot of their own loans directly or indirectly and which should prove worthless in whole or in part, to the extent of wrecking the bank. Such bank promoters should be in the penitentiary, where they might have an opportunity to study honest financial methods.

#### CONCLUSION.

During the past biennial term the State Banking Department has received the valuable assistance of the following Examiners, some of whom are still in the employ of this Department, while others have found more remunerative employment: Messrs. J. S. Brock, Chief Examiner; O. H. Pittman, I. H. Snyder, M. Finnegan, L. A. Plauche, C. S. Staples, L. Buckner, Jr. The following Examiners have voluntarily retired: Messrs. W. E. Morriss and W. C. Evans.

The office has employed the following force, which has likewise rendered efficient services in the assiduous work of the Department: J. R. Watkins, Secretary; A. L. Wedgeworth, Assistant Secretary; and Miss Lola Roquemore, Stenographer.

The banks have cordially cooperated with the Department at all times, and I am pleased to report that there is existing at the present time the best of harmony and cooperation among all of our state institutions and much progress is being made in the financial development and growth of our beloved State.

It is our earnest wish that this felicitous condition may long remain and that all of our state banks may continue their march towards greater progress and growth, in which they have materially aided the development of the natural and agricultural resources of this State.

Respectfully submitted,

L. E. THOMAS,  
Examiner of State Banks.

STATEMENT OF RECEIPTS AND DISBURSEMENTS OF  
STATE BANKING DEPARTMENT OF STATE  
OF LOUISIANA.

RECEIPTS 1920.

Balance on hand December 31st, 1919.....	\$ 955.24
Received from State Auditor.....	37,000.00
Sundry Receipts.....	447.15
	<hr/>
	\$38,402.39

DISBURSEMENTS 1920.

Salaries of Assistants, Secretary and Ste- nographer .....	\$20,751.00
Traveling expenses Examiner and Assist- ants .....	10,781.79
Miscellaneous expenses, postage, telegrams, office rent.....	3,129.56
	<hr/>
	\$34,662.35

Balance on hand December 31st, 1920.....	\$ 3,740.04
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RECEIPTS 1921.

Balance on hand.....	\$ 3,740.04
Received from State Auditor.....	41,000.00
Sundry Receipts.....	436.31
	<hr/>
	\$45,176.35

DISBURSEMENTS 1921.

Salaries of Assistants, Secretaries and Ste- nographer .....	\$26,952.00
Traveling expenses Examiner and Assist- ants .....	14,483.67
Miscellaneous expenses, postage, telegrams, office rent and office supplies.....	3,688.79
	<hr/>
	\$45,124.46

Balance on hand December 31st, 1921.....	\$ 51.89
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STATEMENT OF FEES FOR EXAMINATIONS ASSESSED  
BY THE EXAMINER OF STATE BANKS FOR AC-  
COUNT OF THE STATE BANKING FUND AND  
COLLECTED BY THE AUDITOR OF PUBLIC  
ACCOUNTS AND ALL DISBURSEMENTS  
THEREFROM DURING THE YEARS  
1920 AND 1921.

RECEIPTS.

Balance in the State Banking Fund Dec. 31, 1919.....	\$ 2,173.20
Fees collected from Banks and Building and Loan Associations .....	40,617.25
Fees collected from New Banks and Branches.....	37.00
Special fees collected.....	350.00
Fees collected from Banks and Building and Loan Associations, 1921.....	43,598.78
Fees collected from New Banks and Branches.....	18.00
Special fees collected.....	1,000.00
	\$87,794.23

DISBURSEMENTS.

Drafts drawn for salary of Examiner for the year 1920 .....	\$ 4,500.00
Drafts drawn for salaries of Assistants, Secretary and Stenographer for 1920.....	37,000.00
Drafts drawn for salary for Examiner for the year 1921 .....	4,530.91
Drafts drawn for salaries of Assistants, Secretaries and Stenographers, Miscellaneous office expenses for 1921.....	41,000.00
	\$87,030.91
Total receipts for the two years.....	\$87,794.23
Less total disbursements.....	87,030.91

Balance in the State Treasury December 31, 1921, to the credit of the State Banking Fund.....	\$ 763.32
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CONSOLIDATED STATEMENT OF ALL THE STATE BANKS OF LOUISIANA, AS COMPILED FROM THEIR STATEMENTS SENT IN RESPONSE  
TO THE FOUR CALLS FOR REPORT DURING THE YEAR 1920.

RESOURCES.				
	March 17th, 1920.	June 30th, 1920.	Sept. 8th, 1920.	Dec. 31st, 1920.
Demand loans.	\$ 50,126,743.82	\$ 49,181,148.90	\$ 43,476,025.26	\$ 41,983,563.99
Loans secured by mortgage.	25,289,603.46	28,574,198.03	30,065,665.55	30,882,527.09
Other loans and discounts.	141,665,181.79	154,690,253.94	165,819,862.24	178,425,589.67
Overdrafts secured.	597,924.73	411,227.53	642,431.05	665,023.41
Overdrafts unsecured.	879,995.53	848,720.29	988,711.92	632,601.88
United States bonds.	19,248,441.62	15,913,739.33	16,875,645.41	13,756,271.73
Louisiana State bonds.	729,160.04	357,658.64	852,797.56	249,020.71
Other bonds, stocks, securities, etc.	30,153,171.45	27,248,892.88	27,162,520.17	26,571,629.67
Banking house furniture and fixtures.	7,428,537.22	8,159,113.73	8,420,410.66	9,857,600.63
Other real estate owned.	1,863,239.44	1,095,903.96	1,148,116.29	1,133,872.82
Cash items.	643,197.95	888,218.52	597,892.65	2,591,755.39
Reserve in Federal Reserve Bank.	8,227,669.29	9,404,479.35	8,952,752.41	8,669,771.20
Due from banks and bankers.	51,080,917.40	42,016,260.38	35,721,160.29	39,330,781.60
Checks for clearing house.	5,503,694.66	6,182,537.02	5,341,961.93	7,299,547.98
Checks on other banks.	280,279.21	236,542.49	674,007.57	587,579.12
Gold coin.	229,541.05	258,650.25	246,804.75	227,246.00
Gold certificates.	173,788.68	150,401.56	147,462.00	68,450.00
Silver, nickel and copper coin.	1,063,358.00	1,116,753.62	1,035,973.45	1,107,592.50
National bank notes and all issues of U. S. Government (except gold certificates).	6,349,450.36	5,341,493.19	5,320,576.39	5,128,172.97
Customers' liability on letters of credit and acceptances.	12,557,401.83	12,394,361.36	14,218,152.38	8,775,514.26
Suspense account.	133,382.12	182,240.61	272,129.10	180,193.87
TOTAL.	\$364,224,279.65	\$364,652,825.58	\$367,890,959.03	\$377,923,366.46

LIABILITIES.				
	March 17th, 1920.	June 30th, 1920.	Sept. 8th, 1920.	Dec. 31st, 1920.
Capital paid in.	\$ 19,544,190.00	\$ 21,625,055.16	\$ 21,872,226.66	\$ 21,256,861.69
Surplus.	10,293,712.76	11,205,995.19	11,286,741.15	11,601,421.60
Undivided profits, less expenses and taxes paid.	4,771,679.79	4,910,715.24	5,640,357.43	3,517,019.46
Unearned discount.	692,487.38	784,876.18	659,424.08	780,544.32
Due to other banks and bankers.	32,054,915.54	25,536,150.83	22,379,854.33	25,118,479.03
Dividends unpaid.	137,622.70	67,689.45	65,497.13	896,268.91
Certified checks.	480,430.86	648,894.65	689,512.92	560,702.26
Cashiers' checks outstanding.	1,720,689.29	1,325,137.22	1,355,000.81	1,853,390.67
Individual deposits subject to check.	161,354,056.39	147,382,737.64	135,919,267.75	143,904,294.98
Demands on certificates of deposit.	1,359,481.90	1,340,313.19	995,153.34	1,215,597.78
Trust funds on deposit.	8,675,406.23	9,281,505.08	7,876,761.70	8,822,082.27
Individual savings deposits.	58,599,211.01	64,216,529.92	64,513,382.72	68,572,154.25
Time certificates of deposit.	19,776,583.61	21,014,817.78	20,584,850.77	18,634,163.15
Certificates of deposit for borrowed money.	150,872.57	200,166.86	406,450.44	316,590.20
Bills payable.	11,832,943.47	16,352,296.44	25,097,369.10	33,163,359.37
Notes and bills rediscounted.	16,615,046.93	23,211,719.49	30,794,980.76	26,573,607.24
Liability on letters of credit and acceptances.	12,440,827.61	12,108,590.31	14,408,693.49	8,976,844.51
Reserved for interest and taxes.	806,695.45	1,022,046.98	1,255,535.76	883,485.70
Bonds borrowed.	892,500.00	972,800.00	1,566,300.00	1,002,500.00
Amount due to persons not included in foregoing.	1,864,926.16	533,868.99	523,688.69	273,999.07
TOTAL.	\$364,224,279.65	\$364,652,825.58	\$367,890,959.03	\$377,923,366.46

CONSOLIDATED STATEMENT OF ALL THE STATE BANKS OF LOUISIANA, AS COMPILED FROM THEIR STATEMENTS SENT IN RESPONSE  
TO THE FOUR CALLS FOR REPORT DURING THE YEAR 1921.

RESOURCES.	February 21st, 1921.	June 24th, 1921.	Sept. 6th, 1921.	Dec. 31st, 1921.
Demand loans.....	\$ 35,268,506.94	\$ 36,097,690.18	\$ 35,488,178.70	\$ 36,251,786.62
Loans secured by mortgage.....	31,457,795.08	31,974,290.58	32,442,003.01	32,967,527.40
Other loans and discounts.....	163,633,691.49	147,463,232.88	149,252,244.87	144,188,896.75
Overdrafts secured.....	492,839.77	530,531.48	537,253.59	503,387.05
Overdrafts unsecured.....	633,903.50	579,935.43	542,517.82	492,152.09
United States bonds.....	12,314,649.85	11,239,423.96	9,993,570.55	8,750,685.29
Louisiana State bonds.....	1,014,301.31	170,227.65	186,471.47	209,349.40
Other bonds, stocks, securities, etc.....	22,650,834.11	26,606,915.51	27,314,065.66	26,934,724.27
Banking house furniture and fixtures.....	11,621,336.32	9,465,689.64	10,351,233.76	13,329,290.85
Other real estate owned.....	1,093,954.95	1,527,582.28	1,261,733.13	1,708,328.84
Cash items.....	553,393.63	415,746.73	550,015.46	1,147,156.20
Reserve in Federal Reserve Bank.....	8,494,944.27	7,424,535.05	7,214,229.75	6,867,528.17
Due from banks and bankers.....	31,294,605.48	28,809,294.49	26,050,105.66	39,321,150.42
Checks for clearing house.....	6,700,213.49	3,245,134.72	7,963,013.59	4,941,125.34
Checks on other banks.....	352,381.81	313,048.12	356,629.88	428,107.81
Gold coin.....	255,457.00	256,363.75	264,087.00	261,870.80
Gold certificates.....	108,290.00	42,532.00	145,937.00	187,591.00
Silver, nickel and copper coin.....	997,693.97	1,035,815.10	945,172.71	929,206.04
National bank notes and all issues of U. S. Government (except gold certificates).....	5,024,700.71	5,184,769.33	4,160,999.23	4,520,433.00
Customers' liability on letters of credit and acceptances.....	6,949,443.76	5,198,965.23	6,612,935.62	8,202,921.08
Suspense account.....	217,025.35	215,751.00	183,770.07	99,584.68
<b>TOTAL.....</b>	<b>\$341,129,962.79</b>	<b>\$317,797,195.11</b>	<b>\$321,616,640.53</b>	<b>\$332,242,793.10</b>
<b>LIABILITIES.</b>				
Capital paid in.....	\$ 22,163,245.00	\$ 22,674,040.00	\$ 22,907,365.00	\$ 23,044,340.00
Surplus.....	11,269,460.41	11,697,770.99	11,818,993.49	12,052,360.99
Undivided profits, less expenses and taxes paid.....	4,123,541.38	5,384,259.51	4,862,356.61	3,538,985.63
Unearned discount.....	628,112.86	672,512.20	488,928.20	536,826.53
Due to other banks and bankers.....	24,963,519.87	20,076,075.46	20,060,959.01	22,799,295.66
Dividends unpaid.....	157,777.00	89,291.40	63,695.02	925,627.72
Deferred checks.....	347,349.52	416,958.43	566,470.45	549,495.39
Cashiers' checks outstanding.....	1,155,079.88	972,301.95	1,674,825.84	5,775,784.27
Individual deposits subject check.....	131,077,102.23	115,805,217.61	118,722,861.34	130,690,716.08
Demand certificates of deposit.....	1,230,020.26	1,334,479.79	1,275,146.75	1,007,466.68
Trust funds on deposit.....	6,188,487.76	5,078,007.35	4,847,172.99	6,129,175.92
Individual savings deposits.....	65,511,396.38	66,779,755.69	64,313,020.63	63,977,546.53
Time certificates of deposit.....	17,516,993.38	21,124,593.51	18,398,020.46	20,069,111.68
Time certificates of deposit for borrowed money.....	370,268.50	352,166.73	461,661.11	342,916.10
Bills payable.....	22,364,238.61	18,083,889.65	19,781,144.28	16,875,082.40
Notes and bills discounted.....	22,795,166.42	19,217,522.59	22,351,174.54	13,994,461.19
Liability on letters of credit and acceptances.....	7,009,530.80	5,113,938.16	6,526,954.17	8,140,786.11
Reserve for interest and taxes.....	913,113.13	1,645,578.05	1,177,438.52	653,846.44
Bonds borrowed.....	1,056,368.50	1,070,054.00	565,000.00	886,600.00
Amount due to persons not included in foregoing.....	289,191.10	208,842.04	253,552.12	252,467.78
<b>TOTAL.....</b>	<b>\$341,129,962.79</b>	<b>\$317,797,195.11</b>	<b>\$321,616,640.53</b>	<b>\$332,242,793.10</b>

ADDRESS DELIVERED BY HON. L. E. THOMAS, EXAM-  
INER OF STATE BANKS OF THE STATE OF LOUISI-  
ANA, BEFORE THE STATE BANK DIVISION OF  
THE AMERICAN BANKERS' ASSOCIATION,  
ON OCTOBER 5, 1921, AT LOS ANGELES,  
CALIFORNIA.

*Mr. President and Members of the State Bank Division of the  
American Bankers' Association:*

I desire to express to you my sincere thanks for the honor conferred in the invitation to speak to you as the representative of the National Association of Bank Supervisors of the United States. It was my pleasure to address that Association at Philadelphia in August last, somewhat upon a similar line as the present topic, and I shall in a great measure follow the points to which attention was directed in that address. I feel very thankful to Mr. Allen, the Deputy Manager, for his kindly warning conveyed in his complimentary references to myself in his letter to Mr. Sims, the Secretary of our Association, in which he suggested that I would be very careful and not speak too long. I certainly appreciate his thoughtfulness and kind consideration for you, gentlemen, because I am sure he did not want you to be in the same situation as the boy who attended the Hardshell meeting. It was held at a country church and the only seats to be occupied were those made of logs with holes bored in them for the legs and with no backs thereto. This boy sat on one of the puncheon seats while the good old preacher discoursed for about an hour and thirty minutes upon the doctrines of predestination, foreordination, etc. At the close of his lengthy sermon this boy was pretty well worn out and still the meeting went on. A good old brother was called upon to exhort for a while, and he occupied about thirty minutes with this part of the services. At the close of his address another good old brother was called upon to lead in prayer and he spent fifteen minutes beseeching the Lord for the congregation, while this boy was worn out beyond endurance. At the close of his prayer the old man exclaimed with an air of pious unction: "Oh, Lord, may we all soon go to the place where congregations ne'er break up and sermons never end." This boy darted out the door, and as he passed through he exclaimed, "To hell for me." At the close of my address I sincerely hope that none of you bankers will give forth a similar exclamation.



The importance of efficient supervision of a bank is almost a self-evident proposition, but you will note that I placed the emphasis on the word "efficient" because supervision that is not efficient is worse than none at all, for the reason that it leads bank officials to neglect of duty and causes the public to think they have full protection by reason of supervision when they have none. The main purpose of all supervision is to secure obedience to the laws enacted for the protection of the public and to prevent bank failures or keep banks from closing up.

We do not wish them to be in the situation of the Irishman who came to this country from old Erin and who had never had the privilege of seeing a persimmon. On one occasion he was out in a field with Mike and he came upon a persimmon tree—it was during the month of September, when the fruit was ripening. Pat asked Mike what these were and he said they were beautiful red apples, so Pat suggested to Mike to climb the tree and shake some down, which he did. Pat picked up one that was a beautiful pink color but only about half ripe, and after biting into it he exclaimed: "Oh, Mike, come down quick, if you ever want to hear me talk any more, because I am closing up."

We do not want to see any of our banks close up, and for that reason the various State Governments, as well as the National Government, undertake to supervise the business of our banking institutions to prevent just such catastrophies. I do not wish to pose as an expert on bank supervision, but assure you it affords me a great deal of pleasure to outline to you my views concerning this all-important work.

Some people who are conducting banks do not want any supervision and consider themselves better bankers than the Commissioner. Others do not want it because they prefer to make investments and loans of a speculative nature and do things that they know the Commissioner would not approve because they violate the law and endanger the safety of the bank. Supervision is essentially necessary, because, if a bank was confined in its operations to its own capital, its earnings would be very small indeed. The fact that the public at large deposit their funds in our banks is the very reason why they are entitled to have a suitable official supervise the bank and see



that the laws which are enacted for their protection are duly observed.

The position of Supervisor is a very difficult one at best, and he has many troubles confronting him all the time. Unless he can secure the active co-operation of the officers and directors of a bank, supervision is especially difficult. To secure good results it is essentially necessary that the Supervisor should at all times take the officers and board of directors into his full confidence. He should get out a letter of encouragement to them occasionally and emphasize the responsibility of their position and the duty they owe to the public. Bringing this duty home to them cannot be emphasized too often. If we can secure their earnest co-operation the burden will be much lighter, so that I consider that to be one of the first essentials in efficient bank supervision.

During the past two years I think there have been issued by my office at least five or six special letters addressed to the banks, calling their attention to some of the dangers with which they were threatened during the process of reorganization covering that period of time. Under the laws of our State the directors are required to examine the bank's affairs twice a year and make a full report thereon under oath. I have had provided special blanks for them to use covering this examination because too often the same is done only in a perfunctory manner, and at the close of the examination the directors know very little about the real condition of the institution itself.

In the next place I consider it very important that the Bank Commissioner should carefully review each examination made by his subordinates and address a letter to the president of the bank examined, giving a careful review and impartial criticism of the condition of the bank. This should be done impartially and without any captiousness, but with a spirit of frankness and cordial good-will that will show the officers that the official only desires to be a help to them and not a hindrance. I have made it a rule that if I write a letter to the cashier a copy of the same is sent to the president of the bank, otherwise the cashier may place it in the letter files and the board of directors never know that such a communication has been received. All such letters, of course, should be written in the most courteous manner, but a firm stand should be taken against any and all violations of the banking laws. Growling and snarling pro-

voke ill-feeling and get the Commissioner in bad with the banks under his supervision. An effort at all times should be made to make the officials feel and realize that the Commissioner has no other interest at stake except the general welfare of the bank and the protection of the public.

It is expected, of course, that the Commissioner will call attention to all things that should be remedied, many of which may not entail an actual violation of the law, but at the same time will be helpful to the bank. For example, the Supervisor might mention the fact that bonds of the officers and employees were not sufficient to protect the bank considering its volume of business. He might direct attention to the large amount of past due paper that is being carried and not properly renewed. He might direct the officers' notice to the fact that collateral was not listed on the back of the note, and that many notes were being renewed by simply accepting a payment of interest and extending same, whereas a new note should be taken in every instance if possible. He might direct the attention of the officers to the heavy expense account carried by the bank, as well as the interest it is paying on deposits if excessive, and likewise refer to the lack of cleanliness and neatness of the books of the bank, as well as the bank premises. All of these matters will show that the Supervisor is vitally interested in the institution and knows its condition.

In truth, the Commissioner should have at his fingers' ends the general condition of every bank in the State that is under his supervision, and be ready to counsel and advise with its officers just the same as if he were one of them. I know from personal experience that when a banking institution is about to fail I sympathize with its officers and worry over its condition the same as though the bank was under my own direct control and management.

Sometimes, of course, it is necessary to rule with an iron hand where you find a cashier not disposed to comply with the instructions given, but who considers the bank as his own property and desires to run it as he pleases. Such cashiers have to be notified where to head in. There are a few instances of this kind, which are generally caused by their inexperience or a swelled head. Of course it is necessary at all times to insist on a strict compliance with the laws made for the protection of the public. The public is represented through the banking depart-

ment and the officers of the banks should co-operate with this department and do everything possible to assist them in establishing the true condition of their institutions. Hiding things from the Supervisor or from the Examiner completely destroys confidence when the same is discovered, and likewise causes the Examiner to disbelieve any statement that might be made to him by the officers or employees.

The Supervisor should insist on the reserve required by law being well maintained and that the laws be not violated in regard to excessive loans, paying out dividends when there is much past due paper and other matters of a like character that vitally affect the welfare of the bank. The Supervisor must be insistent on his instructions being complied with, but at the same time he should be reasonable in his requirements.

I agree with the Supervisor from Missouri that the "one man bank" system must go and that officers and directors must direct. The very fact that this has not been done has led to most of the bank failures of which I have any knowledge because I believe that many of the shortages that have taken place in banks under my supervision have resulted on account of a lack of attention being given to the banks by the other officers and directors. A supervisor should insist that the directors meet regularly as provided in the by-laws, and that they pass upon and approve all loans of any importance, and that when they make their semi-annual examination themselves it should be done without previous notice to the officers or employees, at which time all the loans and collateral therefor, as well as all investments, should be carefully examined, both as to correctness of amount as well as to value. The said directors should likewise have their individual accounts of any size duly verified, and especially is this applicable to the small country bank.

In order to promote efficiency in supervision the Bank Commissioner should likewise visit the banks under his supervision in person occasionally and not content himself with sitting in his office and reviewing examinations and criticising by correspondence. A personal visit by the commissioner will show him the general management of the bank and the amount of personality there is in its administration. He can likewise look over the books and form a better idea as to their neatness, efficiency and correctness, and will thereby be in a better position to judge of the stability of the institution. Such a visit would

likewise enable the commissioner to become personally acquainted with the officers and employees and make them feel that he is their friend and only desires their success.

The position of Commissioner of Banks is not a political sinecure in any sense, but it is an office that requires indefatigable labor, constant attention, delicate tact and sound business judgment. Applying these qualities and staying on the job all the time will bring good results and when the banks realize that a man is that kind of a commissioner or supervisor they will respect his views more and will themselves try to conform thereto as they should.

In order to secure efficient supervision every commissioner has at his service a corps of examiners, and the actual examination of a bank is the most important work in holding the bank up to the high standard which it is desired that it should hold in the opinion of the public. I have had the honor of serving as an actual examiner of State banks for some years, whereas at present I am discharging the functions of commissioner and supervisor, having several examiners on the road.

The public at large have an idea that the bank examiner is a detective sent out by the Government to catch the crooks and employees in banks who are guilty of wrong-doing. This is a mistaken conception of the duties of a bank examiner. It is true that incidentally the examiner checks the books as carefully as possible and occasionally locates shortages and embezzlements. However, the cashier that is criminal enough to steal the money of the people entrusted to his care has no hesitancy in falsifying his books, concealing the records and committing perjury as to the correctness of his bank statement. This I have seen manifested on more than one occasion.

If a cashier receives deposits and issues time certificates therefor from a pad that is not in use at all by the bank, or if he receives deposits on checking accounts and steals the leaves out of his individual ledger showing such deposits in order to make his individual ledger balance with his general ledger or control account, it is impossible for the examiner to locate or find the same. Also, if he receives payments on notes that are due to the bank and does not credit them on the note or anywhere on the books, it is impossible for such shortages to be located unless the bank happens to be placed in the hands of a receiver, in which event all of the shortages will be readily disclosed.



The supervisor of a banking department seldom has the time himself to personally visit and examine the banks under his control and is therefore compelled to rely on the investigation of his examiners. The first requisite to efficiency in the examination of a bank, and which is a necessary corollary to efficient supervision, is to get a book examiner. This is not always an easy undertaking. Many good men possess qualities of an examiner from a clerical standpoint, but are possessed of poor judgment in the matter of credits and the exercise of what we commonly call "horse sense." Of course it is essentially necessary that he should be thoroughly moral and reliable and be selected without reference to politics. When I became Commissioner I did not change a single examiner in the department that was employed by my predecessor, because I recognized them as competent and efficient, and did not believe it to be good policy for the service to make any such changes. Competency and stability of character are essential prerequisites of the good examiner.

The Examiner of State Banks is not an auditor, because within the limited time at his disposal it is impossible that he can do the thorough work required by an audit. The examiner cannot verify the individual accounts except to take off a trial balance of the individual ledger and see that the same conforms to the control account, while at the same time he looks carefully at each account to see that no false balances have been extended thereon. One of my examiners, after having had the individual ledger falsified on him, stated that when he goes into a bank these days he calls for the individual ledger and then seals up all the notes and securities and proceeds to count the cash. I might say parenthetically that no examiner should permit the individual ledger to be posted in any way whatsoever after he goes into the bank for his examination, because if things are not right in that bank the individual ledger will be doped or the leaves pulled before he can take off his trial balance. The complete work of verification of the individual ledger can be better accomplished by the board of directors when they make their semi-annual examination. At one time I had an idea of calling in passbooks or having statements sent out to the individual customers for verification, but I decided that with a country bank such a course of procedure might have

an injurious effect and the customers become frightened as to the real condition, so that the idea was abandoned.

My judgment is that a compulsory vacation of two weeks for the employees of small country banks will have a good effect in minimizing embezzlements. If the bank will take a good-sized Fidelity Bond and then let the employee know that he is going to be required to take a vacation without previous notice, and during which time he will not be permitted to come into the bank or handle its business, it will certainly minimize the losses caused by the embezzlement of bank funds.

Of course, when an examination is made it would be totally inefficient unless there was an actual count of the cash on hand, a reconciliation of the correspondent accounts, including the transit department, a verification of all ledgers, certificates of deposit, cashier's checks, loans and discounts with the collateral therefor, together with the stocks, bonds and other investments. I require the examiners to list all past due notes that are over thirty days past due, together with the collateral therefor, as well as to make a complete list of all overdrafts that have been running for more than thirty days, giving the date of the last entry on such accounts and a notation as to whether the overdrafts were chronic or incidental. I then require them to take all such matters up with the head of officials of the bank and to make a full and complete report to the banking department concerning all such delinquent loans and overdrafts. It is absolutely necessary to verify all assets and liabilities, and many of them should be re-checked and reconciled in the head office of the Commissioner, and especially is this true as to bills payable and collateral therefor as well as rediscounts and collection and transit letters.

In the examination of the Transit Department of the large city banks I have adopted the rule of taking off a complete detailed list of all such items and delivering the same to one of the officers of the bank other than the employee who has charge of the Transit Department. We then keep a copy of this transit account, and the officer with whom the list is left is required to notify our office daily of all collections on these outstanding items until they are entirely eliminated by the department. These larger banks handle millions of dollars of this class of business, and a large part of it is composed of B/L drafts covering agricultural products and other commodities being shipped

to foreign ports, so that it is essentially necessary to have these items duly verified. If this class of items has been outstanding for a long time we send tracer letters to the foreign bank holding the same and ask for a special report thereon, because through this channel thousands of dollars have been lost to our banks who engage in the exportation of products to foreign ports through moratoriums, depreciation in the value of the product and from other causes.

We all recognize the fact that the loans and investments of every bank constitute its very heart and vitals, and it is essentially necessary that they should be checked thoroughly, and as a general proposition it is a good idea to get one or two directors to go over all these items with the examiner and to verify their correctness and value. I know of one bank in Mississippi that had many thousands of dollars of forged notes placed in the portfolio by the cashier to cover up a shortage and these notes had even been rediscounted at the Federal Reserve Bank.

The examiner should not spend too much time on small technical items in the bank, but give his attention to the important and weighty matters that affect its solvency and stability. He should be well assured when he leaves the bank that it is solvent, its capital unimpaired and that it is a safe place in which the public can deposit their money. Whenever there are any bonds borrowed he should require proof of the authority to use such bonds, because they are frequently only left for safe-keeping, and yet some banks will borrow money on them.

The authority of the officials to borrow money for the bank should be investigated through the minute book so as to see that these officials are always within the limit prescribed by law and by the board of directors. If the officers of their firms have borrowed any money then a close investigation should be made to see that the same has been properly approved by the board of directors and that the limit fixed has not been exceeded.

The examiner as well as the supervisor should be courteous at all times; at the same time he should not hesitate to require the production of any and all records that he finds necessary to make his investigation thorough and complete. In reviewing examinations he should write to the commissioner fully his views without indulging in carping criticism, but should give a frank and open statement of the conditions as he finds them, so that the commissioner can send to the bank a copy of this report

and will himself be in a better position to judge of the remedy necessary to be applied. Bank examiners should always be upon a salary basis full and adequate so that they do not have to rely upon the fees collected, which causes them to be inclined to rush their work for fear that their pay may be shortened.

In the foregoing I have undertaken to give you some of the methods by which efficiency in bank supervision can be secured, and I feel that it is unnecessary to say more concerning the importance of this work in its relation to the general welfare of the public at large and to the banks which are under the direct supervision of the commissioner.

I certainly thank you for the privilege and opportunity of having made this address upon some of these important matters affecting the welfare of these great banking institutions that act as storehouses for the wealth of the public. To them we are responsible for our national greatness, our financial stability and our importance among the nations of the earth. May this supervision continue to keep them safe and sound.

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OFFICIAL CIRCULARS ISSUED BY THE STATE BANK-  
ING DEPARTMENT DURING THE YEARS 1920 AND  
1921 OTHER THAN THE REGULAR CALLS FOR  
BANK STATEMENTS.

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PLEASE READ.

May 14, 1921.

TO ALL STATE BANKS, SAVINGS BANKS AND TRUST  
COMPANIES:

I regret to advise that there have occurred quite a number of shortages on the part of certain cashiers of the State Banks in Louisiana within the last ninety days. In most cases the banks have had an inadequate bond to protect them against heavy loss and some of the banks have been forced into liquidation as a result entailing still further loss to the depositors. I desire to urge upon all banks, regardless of who their officials or employees might be, to take an adequate bond for their protection, as it is the cheapest insurance you can possibly carry.

I likewise find that the bulk of these shortages have been covered up through the individual ledger in charging false accounts to various accounts or making false deposits in order to hold up overdrawn accounts and thereby falsifying the rec-



ord. For this reason I would urge upon the officers and directors the importance of having their individual ledger duly verified and the accounts accurately checked with the pass books when the Board of Directors makes its semi-annual examination, which examination should be made without previous knowledge to the cashier or employees.

This checking and verification of the individual ledger should be made by someone other than the party who keeps the same. This statement is especially applicable to the smaller banks throughout the country who employ less than five people in the bank, although the general suggestion is applicable to all. In the larger banks of course the statements should be made out by someone other than the one who keeps the individual ledger. This Department reconciles the bank accounts and verifies the cash accurately, but it is impossible for us to know whether the balances on the individual ledger are correct or not.

A compulsory vacation of at least two weeks will materially lessen the chance of a shortage as detection will inevitably follow. When the directors check the loans and discounts it will be well for them to ascertain the correctness of the amount as well as the signature to each note because we have found one cashier that had collected several thousand dollars which he had not credited on the notes, and in this way the defalcation was concealed. This letter is being sent to all banks as a warning, as I assure you that this Department desires your co-operation in all these matters for the protection of the depositors as well as your own stockholders.

I am

Very truly yours,

L. E. THOMAS,  
Examiner of State Banks.

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September 10, 1921.

TO ALL STATE BANKS, SAVINGS BANKS AND TRUST  
COMPANIES.

Gentlemen:

The question has recently arisen as to the right of State Banks organized under the banking laws of Louisiana to invest in stocks and bonds of industrial, mercantile or manufacturing enterprises. This matter was submitted to the Attorney Gen-

eral for an official opinion thereon. I am in receipt of his opinion under date of September 1st, advising that State Banks organized under the general banking laws of Louisiana derive their authority to invest in certain securities by Revised Statutes Section 276 as amended by Act 104 of 1902.

Under the authority of this law the Attorney General rules that State Banks doing a general banking business are NOT authorized to invest in this class of securities. This opinion does not apply to trust companies whose authority is derived from Act 49 of 1902 and the amendments thereto. This does not apply where such securities are purchased to secure debts, but only to original investments. All State Banks that are not Trust Companies will take due notice of this official opinion of the Legal Department of the State Government.

I beg to remain,

Very truly yours,

L. E. THOMAS,  
Examiner of State Banks.

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September 10, 1921.

TO ALL STATE BANKS, SAVINGS BANKS AND TRUST  
COMPANIES.

Gentlemen:

I beg to enclose you four copies of the blanks to be used by your Committee from the Board of Directors in making the semi-annual examination of the bank as reequired by law. These will be sufficient copies to use for the year as you are required to make two examinations each year, and I would request you to file one copy with the Board of Directors and send the other copy, which must be duly sworn to, to this office.

I desire to impress upon you the necessity of carefully going over the affairs of the bank and not making your examination in a perfunctory manner. The law charges the Board of Directors with the responsibility of managing the affairs of the bank, and I have noted that some of the failures and embezzlements have been caused by considerable neglect in this respect. If your Board will give the Cashier or Bookkeeper a two weeks' vacation without previous notice and verify the individual accounts while he is away and take a sufficient bond to reasonably protect the bank there is no occasion why there should be any loss from this source.

If you have not made your semi-annual examination already this year I must impress upon you the importance of discharging this duty without delay. Please observe the requirements of the blanks enclosed, read over carefully the duties of a director and give these matters referred to herein your best attention.

Thanking you for your co-operation, I beg to remain,

Very truly yours,

L. E. THOMAS,  
Examiner of State Banks.

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October 31, 1921.

TO ALL STATE BANKS, SAVINGS BANKS AND TRUST  
COMPANIES IN THE STATE OF LOUISIANA.

Gentlemen:

For fear that there has arisen some misunderstanding concerning the recent legislation on the borrowing ability of banks caused by an incorrect publication of the purport of the substitute bill recently reported by the Committee on Banks and Banking, I am writing you this letter.

#### ORIGINAL BILL.

The original bill as introduced by Mr. Conner provided that, "No state bank could borrow more than three times its capital stock and surplus without obtaining a temporary permit from the Bank Commissioner which could be renewed." Some objection was made to this bill on account of the power vested in the Bank Commissioner.

#### SUBSTITUTE BILL.

Mr. Craig, Cashier of the Tallulah State Bank, suggested a provision that banks be permitted to borrow as their necessities may require without limitation, provided that whenever a bank shall have borrowed on bills payable or rediscounts up to the amount of three times its capital stock and surplus that thereafter the bank shall not make any additional loans to its customers or anyone else although it may continue to borrow as its needs may require on account of the decline in its deposits.

This suggestion was accepted by me, as we only desire to establish conservatism in banking and prevent an overextension of credit by banks continually making new and additional loans after they had reached a certain limit. Another reason why some limitation is necessary is to prevent state banks from

giving up all of their bills receivable as collateral to the banks from whom they had borrowed money so that there would be nothing left for the depositors. This new act ought to be satisfactory to everyone and is very much more liberal than the former bill and should receive the endorsement of every bank in the State of Louisiana that desires to protect our banking system.

The new act only requires banks to stop lending their money whenever they have borrowed upon bills payable up to three times their capital stock and surplus.

Trusting you will cooperate in securing this desirable legislation in the interest of sound and conservative banking, I am

Very truly yours,

L. E. THOMAS,

Examiner of State Banks.

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January 11, 1922.

TO ALL STATE BANKS, SAVINGS BANKS AND TRUST  
COMPANIES IN THE STATE OF LOUISIANA.

Gentlemen:

I have been requested by the Third Assistant Postmaster General to direct special attention of all banks in regard to the shipments of currency so that the same may be shipped and received at hours of greatest safety rather than at hours of convenience and that arrangements be made wherever practicable to accept money shipments as soon as possible after arrival at the post office, even though it be after banking hours.

The suggestion has also been made that proper protection of banks against a hold-up be taken and that firearms, preferably shotguns loaded with buck shot, be furnished to dependable bank employees. There have been a great many robberies and burglaries committed lately throughout the United States and this matter is called to the attention of all banks under the supervision of this Department that you might take such action as your good judgment may dictate for the protection of the funds of the bank as well as to materially assist the Post Office Department in the transportation of such shipments of currency, etc.

I wish to again call your attention to the necessity of locking up your money, Liberty bonds and securities before night



in your screw door safe and not leave the same in the open vault.

With kindest regards, I am

Very truly yours,

L. E. THOMAS,  
Examiner of State Banks.

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VERY IMPORTANT.

January 20, 1922.

TO ALL STATE BANKS, SAVINGS BANKS AND TRUST  
COMPANIES IN LOUISIANA.

Gentlemen:

A compilation of the acts affecting the banks of the State, and which were passed at the recent extra session of the Legislature, will not be compiled until the regular session of 1922 is over. However, I desire to briefly give you notice of the substance of each of said acts for your future guidance.

1. Act No. 3 makes it a felony for any officer to knowingly make false entries or to omit to make correct entries in his books; heretofore it was only a misdemeanor.

2. Act No. 4 makes it a crime to give notice of non-payment of any check after the same has been offered for payment in accordance with the laws of the State of Louisiana, permitting a deduction for exchange. This is leveled at the action of the Federal Reserve Banks in refusing payment on checks with the exchange deducted.

3. Act No. 16 changes the title of the Examiner of State Banks to State Bank Commissioner, but this act does not go into effect until January 1st, 1923. However, it authorizes the Examiner to appoint a Chief Bank Examiner and I have designated Mr. J. S. Brock as the Chief Examiner of this Department and he will be respected accordingly.

4. Act No. 18 makes it a crime for any officer of any bank to knowingly permit said bank to carry in the aggregate open unsecured overdrafts to an amount exceeding 10% of its capital and declared surplus. This does not refer to the overdraft of any one individual but to the total unsecured overdrafts carried on the books of the bank. This law will be rigidly enforced.

5. Act No. 37 penalizes surety and bond companies that do not make settlement within sixty days for shortages and defal-

cations by officers of banks. We have had much trouble on this score, and I trust this act will be helpful in securing an early settlement of such losses.

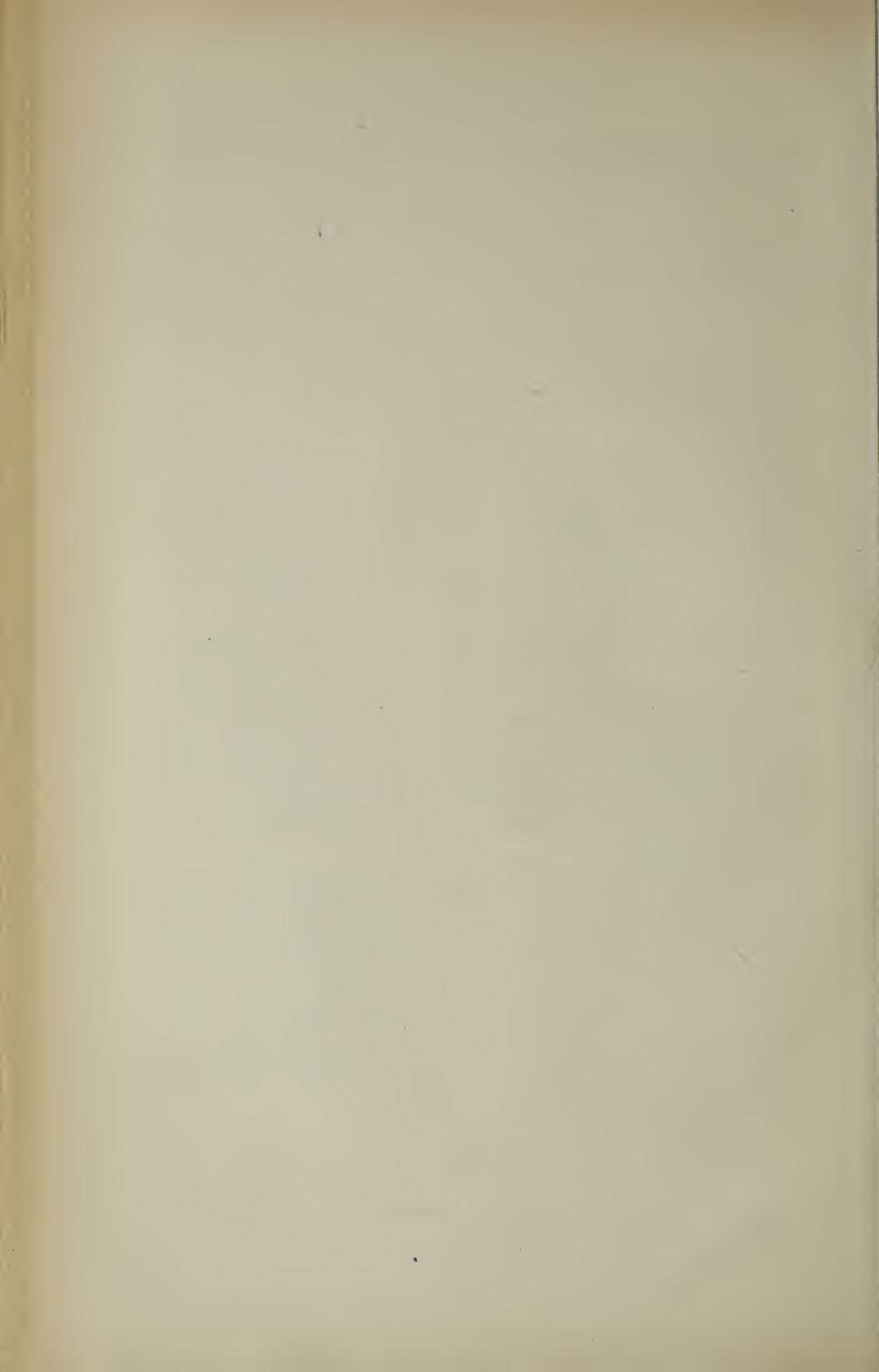
6. Act No. 97 vitally affects all banks in the State and it provides that when a bank borrow money it shall only do so in pursuance of a resolution of the board of directors, which shall specify the maximum amount to be borrowed from anyone bank or person, as well as the maximum amount to be borrowed altogether and shall likewise fix the maximum amount of collateral to be pledged therefor. From this you will see that banks cannot pass unlimited resolutions but must fix definitely by its board of directors the amount to be borrowed as well as the amount of collateral to be pledged so that the board may know how much of the bank's assets will be left on hand as security for its depositors. This act further provides that whenever any state bank shall borrow for its use any sum equal to three times its capital stock and declared surplus it shall be prohibited from thereafter making any new loans as long as it shall owe for borrowed money the amount as set forth herein. The penalty is \$500.00 for each new loan made under such circumstances. This act does not prohibit a bank from borrowing all the money it can obtain in order to protect its reserve, but it does prohibit the bank from taking on new lines of credit and still further extending its loans after it has borrowed an amount of money equal to three times its capital and declared surplus. This act is a very important one and should be carefully read by each bank in the State.

The cause of most failures has been overborrowing by country banks and inability to realize upon the loans which they had made by reason of the facility with which they could obtain the money without restrictions. In dealing with banks that have already reached this limit, it is the purpose of this department to be as indulgent as possible under existing conditions until we can get back to a complete state of normalcy, at the same time we must observe the laws passed for the protection of the depositors to the best of our ability.

I beg to remain,

Very truly yours,

L. E. THOMAS,  
Examiner of State Banks.



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PART I

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R E P O R T S

OF THE

State Banks, Savings Banks and  
Trust Companies of Louisiana

AT CLOSE OF BUSINESS

D E C E M B E R 31, 1920

AND

D E C E M B E R 31, 1921

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## Bank of Abbeville

Located at Abbeville,

Parish of Vermilion.

Opened for Business August 14th, 1894.

## OFFICERS.

L. O. BROUSSARD, President.

E. L. TERRIER, Asst. Cashier.

O. A. BROUSSARD, Cashier.

M. E. HARRINGTON, Asst. Cashier.

DIRECTORS—L. O. Broussard, L. Sokoloski, Ophelias Bourque, Roy O. Young, Jos. A. Villien,

Felix J. Samson, W. H. Hunter, O. A. Broussard, St. Paul Bourgeois.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES.	
Demand loans.....	\$ 67,572.89	Capital stock paid in.....	\$ 100,000.00
Loans secured by mortgage..	91,158.48	Surplus .....	100,000.00
Other loans and discounts....	911,375.63	Undivided profits, less ex-	
Other bonds, stocks, securi-		penses and taxes paid.....	89,424.48
ties, etc.....	53,000.00	Due to other banks and	
Banking house, furniture		bankers .....	6,521.62
and fixtures.....	21,084.12	Dividends unpaid.....	8,000.00
Cash items.....	2,448.37	Certified checks.....	137.00
Due from banks and bankers		Individual deposits subject	
(other than above).....	229,046.20	to check.....	709,710.22
Gold coin.....	2,857.50	Demand certificates of de-	
Gold certificates.....	1,960.00	posit .....	22,484.19
Silver, nickel and copper		Time certificates of deposit	28,324.57
coin .....	8,770.00	Bills payable.....	275,000.00
National bank notes and all		Notes and bills rediscounted	70,000.00
issues U. S. Government		Amount due to persons not	
(except Gold Cert.).....	20,642.00	included in foregoing.....	313.11
Total.....	\$1,409,915.19	Total.....	\$1,409,915.19

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES.	
Demand loans.....	\$ 62,488.61	Capital stock paid in.....	\$ 100,000.00
Loans secured by mortgage	95,029.57	Surplus .....	100,000.00
Other loans and discounts..	751,389.11	Undivided profits, less ex-	
Other bonds, stocks, securi-		penses and taxes paid.....	101,535.05
ties, etc.....	71,381.40	Due to other banks and	
Banking house, furniture		bankers .....	42,057.92
and fixtures.....	21,034.97	Dividends unpaid.....	8,000.00
Cash items.....	1,292.63	Certified checks.....	136.50
Due from banks and bank-		Individual deposits subject	
ers (other han above).....	180,281.24	to check.....	773,282.21
Gold coin.....	2,805.00	Demand certificates of de-	
Gold certificates.....	6,880.00	posit .....	25,750.89
Silver, nickel and copper		Time certificates of deposit	32,652.62
coin .....	5,864.55	Notes and bills rediscounted	38,000.00
National bank notes and all		Amount due to persons not	
issues U. S. Government		included in foregoing.....	228.89
(Except Gold Cert.).....	23,197.00	Total.....	\$1,221,644.08
Total.....	\$1,221,644.08	Total.....	\$1,221,644.08

## People's Bank & Trust Company

Located at Abbeville,

Parish of Vermilion.

Opened for Business January, 1912.

Branches at Gueydan and Kaplan.

### OFFICERS.

JOHN NUGIER, President.

R. J. MONTAGNE, Vice-President.

JOHN EWELL, Cashier.

THEO. BAUDOIN, Asst. Cashier.

DIRECTORS—E. M. Stebbins, O. J. Chauvin, R. J. Montagne, John Nugier, John Ewell, P. U.

Broussard, J. E. Nettles, T. P. Flemming, H. B. Sere, D. Silverman, Henry Hautit,

L. Baccish.

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES.	
Demand loans.....	\$ 6,844.17	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	54,782.50	Surplus .....	25,000.00
Other loans and discounts..	567,120.58	Undivided profits, less ex-	
Overdrafts unsecured.....	944.61	penses and taxes paid.....	1,963.76
United States bonds.....	2,400.00	Due to other banks and	
Other bonds, stocks, securi-		bankers .....	11,025.10
ties, etc.....	13,274.78	Dividends unpaid.....	272.00
Banking house, furniture		Certified checks.....	6,000.00
and fixtures.....	17,907.55	Individual deposits subject	
Cash items.....	9.24	to check .....	138,684.35
Due from banks and bankers		Demand certificates of de-	
(other than above).....	21,004.65	posit .....	7,501.85
Checks on other banks.....	313.60	Time certificates of deposit	45,261.36
Gold coin.....	261.00	Bills payable.....	411,149.66
Silver, nickel and copper			
coin .....	1,752.40		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	10,243.00		
Total.....	\$ 696,858.08	Total.....	\$ 696,858.08

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES.	
Demand loans.....	\$ 4,410.11	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	176,343.13	Surplus .....	32,000.00
Other loans and discounts..	376,810.71	Undivided profits, less ex-	
Overdrafts unsecured.....	715.70	penses and taxes paid.....	5,738.97
Other bonds, stocks, securi-		Due to other banks and	
ties, etc.....	10,790.57	bankers .....	32,895.39
Banking house, furniture		Dividends unpaid.....	272.00
and fixtures.....	16,089.24	Certified checks.....	319.34
Other real estate owned.....	330.09	Individual deposits subject	
Cash items.....	398.93	to check .....	200,807.32
Due from banks and bank-		Demand certificates of de-	
ers (other than above)....	50,794.91	posit .....	4,480.62
Gold coin.....	671.00	Time certificates of deposit	31,964.88
Silver, nickel and copper		Certificates of deposit for	
coin .....	1,759.87	borrowed money.....	4,243.83
National bank notes and all		Bills payable.....	284,996.03
issues U. S. Government		Notes and bills rediscounted	7,063.88
(Except Gold Cert.).....	15,668.00		
Total.....	\$ 654,782.26	Total.....	\$ 654,782.26

### Bank of Addis

Located at Addis,

Parish of West Baton Rouge.

Open for Business February 14th, 1920.

## OFFICERS.

SIDNEY A. LEVERT, President.

WM. GASSIE, JR., Cashier.

DIRECTORS—W. C. Mybrand, F. E. Hebert, Wm. Gassie, Jr., Sidney A. Levert, L. M. Morley, V. H. Hebert, Jr., A. C. Branham, J. Clay Cazes, J. Fallick.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES.	
Demand loans.....	\$ 4,000.00	Capital stock paid in.....	\$ 20,000.00
Loans secured by mortgage	6,700.00	Surplus .....	10,000.00
Other loans and discounts..	59,139.20	Undivided profits, less ex-	
United States bonds.....	600.00	penses and taxes paid.....	1,262.08
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	8,430.10	ing .....	341.35
Due from banks and bank-		Individual deposits subject	
ers (other than above)....	23,249.10	to check.....	78,174.87
Gold coin.....	155.00		
Silver, nickel and copper			
coin .....	537.90		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	6,967.00		
Total.....	\$ 109,778.30	Total.....	\$ 109,778.30

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES.	
Demand loans.....	\$ 4,475.00	Capital stock paid in.....	\$ 20,000.00
Loans secured by mortgage	7,565.00	Surplus .....	10,000.00
Other loans and discounts..	63,310.00	Undivided profits, less ex-	
United States bonds.....	2,650.00	penses and taxes paid.....	3,687.77
Banking house, furniture		Certified checks.....	7.50
and fixtures.....	8,430.10	Cashiers' checks outstand-	
Due from banks and bank-		ing .....	866.34
ers (other than above)....	16,521.98	Individual deposits subject	
Gold coin.....	12.50	to check.....	72,609.90
Silver, nickel and copper		Time certificates of deposit	1,000.00
coin .....	598.93		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	4,608.00		
Total.....	\$ 108,171.51	Total.....	\$ 108,171.51



### Alexandria Bank & Trust Company

Located at Alexandria,

Open for Business May 14th, 1920.

Parish of Rapides.

## OFFICERS.

J. E. McADAMS, President.

V. V. LAMKIN, Cashier.

DIRECTORS—V. V. Lamkin, J. E. McAdams, R. C. Jarreau, J. W. Ball, J. F. Carroll, T. W.

Holloman, F. A. Hunter, S. W. Day, Marvin Cappeland, Jno. B. Russell, M. Heyman, C. F.

Crockett, J. L. Kees, T. L. Aycock, M. J. Weiss, A. W. McMichell

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES.	
Demand loans.....	\$ 15,000.00	Capital stock paid in.....	\$ 300,000.00
Loans secured by mortgage	76,050.63	Undivided profits, less ex-	
Other loans and discounts..	620,325.48	penses and taxes paid.....	12,739.85
United States bonds.....	3,000.00	Due to other banks and	
Banking house, furniture		bankers .....	36,707.64
and fixtures.....	98,893.13	Individual deposits subject	
Cash items.....	1,589.88	to check.....	439,995.98
Due from banks and bank-		Individual savings deposits	18,082.92
ers (other than above)....	95,867.57	Time certificates of deposit	55,221.76
Checks for clearing house....	25,730.36	Bills payable.....	75,000.00
Gold coin.....	315.00	Amount due on Banking	
Silver, nickel and copper		House Notes, not matured,	
coin .....	14,613.10	at 5%.....	35,000.00
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	21,363.00		
Total.....	\$ 972,748.15	Total.....	\$ 972,748.15

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES.	
Loans secured by mortgage\$	96,101.35	Capital stock paid in.....	\$ 300,000.00
Other loans and discounts....	672,876.29	Surplus .....	5,000.00
Overdrafts unsecured.....	826.65	Undivided profits, less ex	
United States bonds.....	3,000.00	penses and taxes paid.....	16,959.33
Banking house, furniture		Due to other banks and	
and fixtures.....	107,383.84	bankers .....	29,765.32
Cash items.....	1,796.52	Dividends unpaid.....	3,782.50
Due from banks and bank-		Certified checks.....	2,562.05
ers (other than above)....	58,197.33	Individual deposits subject	
Checks for clearing house....	11,633.92	to check.....	441,727.52
Gold coin.....	1,767.50	Individual savings deposits	39,595.21
Silver, nickel and copper		Time certificates of deposit	116,060.95
coin .....	11,713.73	Christmas Savings.....	1,134.25
National bank notes and all		Amount due on banking	
issues U. S. Government		house, not yet matured....	20,000.00
(Except Gold Cert.).....	11,290.00		
Total.....	\$ 976,587.13	Total.....	976,587.13

### City Savings Bank & Trust Company

Located at Alexandria,

Parish of Rapides

Opened for Business August, 1900.

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES.	
Loans secured by mortgage\$	522,128.76	Capital stock paid in.....\$	100,000.00
Other loans and discounts..	323,171.12	Surplus .....	25,000.00
United States bonds.....	16,000.00	Undivided profits, less ex-	
Other bonds, stocks, securi-		penses and taxes paid.....	34,964.18
ties, etc.....	1,840.00	Dividends unpaid.....	5,000.00
Due from banks and bank-		Individual savings deposits	712,618.98
ers (other than above)....	31,995.49	Time certificates of deposit	17,552.21
Total.....	\$ 895,135.37	Total.....	\$ 895,135.37

## Commercial Bank & Trust Company

Located at Alexandria,

Parish of Rapides

Opened for Business January 12th, 1903.

### OFFICERS.

W. D. HAAS, President.

J. P. TURREGANO, Vice-President.

DIRECTORS—L. B. Baynard, Jr., J. F. Ball, G. M. G. Stafford, W. R. Hathorn, Ben Well, D. F. Clark, J. H. Overton, J. W. Joffrion, S. H. Robert, W. D. Haas, C. J. Gremillion, J. P. Turregano.

W. R. HATHORN, Cashier.

C. G. DAVID, Asst. Cashier.

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES.	
Demand loans.....	\$ 199,559.87	Capital stock paid in.....	\$ 150,000.00
Loans secured by mortgage	222,493.15	Surplus .....	21,000.00
Other loans and discounts...	738,787.76	Undivided profits, less ex-	
Overdrafts secured.....	95,056.05	penses and taxes paid.....	1,834.86
Overdrafts unsecured.....	48,664.07	Due to other banks and	
United States bonds.....	160,150.00	bankers .....	88,161.59
Other bonds, stocks, securi-		Dividends unpaid.....	15,000.00
ties, etc.....	3,661.07	Certified checks.....	100.00
Banking house, furniture		Individual deposits subject	
and fixtures.....	139,606.86	to check.....	950,848.05
Cash items.....	7,286.69	Individual savings deposits	129,453.29
Due from banks and bank-		Time certificates of deposit	178,487.08
ers (other than above)....	147,678.18	Bills payable.....	300,000.00
Checks on other banks.....	21,398.47	Reserved for interest and	
Gold coin.....	7,310.00	taxes .....	7,755.88
Gold certificates.....	160.00	Amount due to persons not	
Silver, nickel and copper		included in foregoing.....	23,305.23
coin .....	5,638.16		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	68,495.65		
<b>Total.....</b>	<b>\$1,865,945.98</b>	<b>Total.....</b>	<b>\$1,865,945.98</b>

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES.	
Demand loans.....	\$ 270,538.32	Capital stock paid in.....	\$ 150,000.00
Loans secured by mortgage	234,862.01	Surplus .....	30,000.00
Other loans and discounts...	639,503.89	Due to other banks and	
Overdrafts secured.....	1,122.57	bankers .....	65,003.47
Overdrafts unsecured.....	126.97	Dividends unpaid.....	12,010.00
United States bonds.....	65,000.00	Certified checks.....	100.00
Other bonds, stocks, securi-		Individual deposits subject	
ties, etc.....	5,911.07	to check.....	606,183.08
Banking house, furniture		Individual savings deposits	106,237.41
and fixtures.....	139,606.86	Time certificates of deposit	154,952.58
Cash items.....	2,068.90	Bills payable.....	355,000.00
Due from banks and bank-		Reserved for interest and	
ers (other than above)....	74,223.22	taxes .....	9,551.28
Checks on other banks.....	5,361.00	Amount due to persons not	
Gold coin.....	7,822.50	included in foregoing.....	10,608.47
Silver, nickel and copper			
coin .....	5,535.98		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	47,963.00		
<b>Total.....</b>	<b>\$1,499,646.29</b>	<b>Total.....</b>	<b>\$1,499,646.29</b>

**Guaranty Bank & Trust Company**

Located at Alexandria, Parish of Rapides  
Opened for Business March 1st, 1921.

**OFFICERS.**

J. A. BENTLEY, President. GUS GEHR, Vice-President  
W. D. HILL, Vice-President. T. P. WHEADON, Cashier.  
L. J. HAKENYOS, Vice-President. J. T. POWERS, Jr., Asst. Cashier.  
C. W. CROCKETT, Asst. Cashier.  
**DIRECTORS**—A. Wettermark, R. M. Hetherwick, Leroy A. Stafford, E. J. Hardtner, E. J. Barrett,  
J. A. Bentley, L. J. Hakenyos, Gus Gehr, H. L. Simon, J. W. Alexander, Stephen Barrett,  
A. Albert, Fred Brenner, W. D. Hill, D. F. Clark.

**RESOURCES**

Demand loans.....	\$ 165,300.00
Loans secured by mortgage	771,530.57
Other loans and discounts...	2,889,517.43
Overdrafts unsecured.....	20,159.41
United States bonds.....	99,526.02
Other bonds, stocks, securities, etc.....	1,022,373.55
Banking house, furniture and fixtures.....	752,023.54
Other real estate owned.....	12,425.83
Cash items.....	2,582.26
Due from banks and bankers (other than above)....	370,466.07
Checks on other banks.....	16,144.55
Gold coin.....	3,545.00
Silver, nickel and copper coin .....	8,846.94
National bank notes and all issues U. S. Government (Except Gold Cert.).....	54,490.00
Suspense account.....	1,171.23

Total.....\$6,190,102.40

**LIABILITIES.**

Capital stock paid in.....	\$ 650,000.00
Surplus .....	432,500.00
Undivided profits, less expenses and taxes paid.....	43,907.35
Due to other banks and bankers .....	109,547.30
Dividends unpaid.....	65,000.00
Certified checks.....	1,232.20
Cashiers' checks outstanding .....	881.93
Individual deposits subject to check.....	2,187,701.77
Individual savings deposits	686,167.41
Time certificates of deposit	954,992.95
Bills payable.....	793,000.00
Reserved for interest and taxes .....	48,229.74
Bonds borrowed.....	200,000.00
Amount due to persons not included in foregoing.....	16,941.75

Total.....\$6,190,102.40



### Rapides Bank & Trust Company

Located at Alexandria,

Parish of Rapides

Opened for Business September 15th, 1888.

## OFFICERS.

G. W. BOLTON, Chairman of the Board.

J. W. BOLTON, President.

BERTRAND WEIL, Vice-President.

R. ALBERT, Asst. Cashier.

J. W. HATHORN, Asst. Cashier.

F. P. BOLTON, Cashier.

F. T. BRAME, Asst. Cashier.

DIRECTORS—G. W. Bolton, Bertrand Weil, C. E. Roberts, R. S. Thornton, C. W. Boyce, F. P. Bolton, B. F. Thompson, Sam Weil, J. W. Bolton.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES.	
Demand loans.....	\$ 148,977.30	Capital stock paid in.....	\$ 200,000.00
Loans secured by mortgage	71,327.45	Surplus .....	100,000.00
Other loans and discounts..	2,424,384.78	Undivided profits, less ex-	
Overdrafts secured.....	2,111.96	penses and taxes paid.....	54,008.13
Overdrafts unsecured.....	33,853.26	Profits reserved for contin-	
United States bonds.....	16,250.00	gencies .....	18,000.00
Banking house, furniture		Due to other banks and	
and fixtures.....	53,000.00	bankers .....	235,802.75
Cash items.....	25,488.86	Dividends unpaid.....	216.00
Due from banks and bank-		Certified checks.....	2,027.75
ers (other than above)....	541,139.71	Individual deposits subject	
Checks on other banks.....	36,199.24	to check.....	1,890,794.36
Gold coin.....	1,455.00	Time certificates of deposit	442,815.40
Gold certificates.....	1,700.00	Bills payable.....	500,000.00
Silver, nickel and copper		Amount due to persons not	
coin .....	13,145.75	included in foregoing.....	21,121.92
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	95,753.00		
Total.....	\$3,464,786.31	Total.....	\$3,464,786.31

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 103,530.24	Capital stock paid in.....	\$ 200,000.00
Loans secured by mortgage	131,235.43	Surplus .....	100,000.00
Other loans and discounts..	2,148,567.04	Undivided profits, less ex-	
Overdrafts secured.....	3,166.91	penses and taxes paid.....	63,124.94
Overdrafts unsecured.....	12,249.72	Due to other banks and	
United States bonds.....	15,500.00	bankers .....	186,781.87
Other bonds, stocks, securi-		Dividends unpaid.....	186.00
ties, etc.....	3,375.00	Certified checks.....	9,692.60
Banking house, furniture		Individual deposits subject	
and fixtures.....	53,000.00	to check.....	1,380,517.98
Cash items.....	3,755.34	Time certificates of deposit	440,433.18
Due from banks and bank-		Bills payable.....	650,000.00
ers (other than above)....	477,529.29	Amount due to persons not	
Checks on other banks.....	23,363.91	included in foregoing.....	15,634.64
Gold coin.....	1,945.00		
Gold certificates.....	450.00		
Silver, nickel and copper			
coin .....	13,294.33		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	55,319.00		
Total.....	\$3,046,281.21	Total.....	\$3,046,281.21

### Bank of Alto

Located at Alto,

Parish of Richland.

Opened for Business April 23rd, 1918.

## OFFICERS.

J. A. McCoy, President.

T. J. MULHERN, Cashier.

DIRECTORS—Dr. D. R. Sartor, M. D. Thomason, Dr. C. G. Pardue, J. A. McCoy, J. L. Hewitt,

M. L. McCoy, J. A. Ball, T. J. Mulhern.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Other loans and discounts..\$	83,579.89	Capital stock paid in.....\$	15,000.00
Overdrafts secured.....	258.59	Undivided profits, less ex-	
Overdrafts unsecured.....	274.10	penses and taxes paid.....	609.85
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	184.72	ing .....	475.43
Banking house, furniture		Individual deposits subject	
and fixtures.....	6,126.31	to check.....	27,530.21
Cash items.....	1,174.57	Time certificates of deposit	12,510.97
Due from banks and bank-		Bills payable.....	45,900.00
ers (other than above)....	6,984.56		
Checks on other banks.....	338.62		
Gold coin.....	65.00		
Silver, nickel and copper			
coin .....	369.10		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	2,671.00		
<b>Total.....\$</b>	<b>102,026.46</b>	<b>Total.....\$</b>	<b>102,026.46</b>

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Other loans and discounts....	69,821.89	Capital stock paid in.....\$	15,000.00
Overdrafts secured.....	618.58	Cashiers' checks outstand-	
Overdrafts unsecured.....	314.78	ing .....	2,721.00
Banking house, furniture		Individual deposits subject	
and fixtures.....	6,126.31	to check.....	33,582.31
Cash items.....	977.71	Time certificates of deposit	9,926.49
Due from banks and bank-		Bills payable.....	28,708.87
ers (other than above)....	7,494.50		
Gold coin.....	1,570.00		
Silver, nickel and copper			
coin .....	117.00		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	1,099.00		
Suspense account.....	1,798.90		
<b>Total.....\$</b>	<b>89,938.67</b>	<b>Total.....\$</b>	<b>89,938.67</b>

**Amite Bank & Trust Company**

Located at Amite City, Parish of Tangipahoa.  
Opened for Business November 29th, 1895.

**OFFICERS.**

H. S. WEIGEL, President.

A. J. ALFORD, Vice-President.

F. E. DELHONDE, Cashier.

A. L. MIXON, Asst. Cashier.

DIRECTORS—H. S. Weigel, M. F. Edwards, A. G. Frierson, Dr. J. W. Carter, Geo. Harpole,

A. J. Alford, B. H. Stern, D. H. Sanders, J. B. Lawrence, A. M. Edwards, P. P. McMichael,

Robt. R. Reid, Hipolite Mixon, W. A. Graves, S. Stewart.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Loans secured by mortgage \$	210,621.06	Capital stock paid in.....\$	100,000.00
Other loans and discounts..	292,680.10	Surplus .....	30,000.00
Overdrafts unsecured.....	523.78	Undivided profits, less ex-	
United States bonds.....	15,500.00	penses and taxes paid.....	5,782.45
Other bonds, stocks, securi-		Dividends unpaid.....	5,000.00
ties, etc.....	73,500.00	Cashiers' checks outstand-	
Banking house, furniture		ing .....	5,958.63
and fixtures.....	5,000.00	Individual deposits subject	
Other real estate owned.....	16,327.36	to check.....	299,342.40
Cash items.....	913.68	Individual savings deposits	2,998.02
Due from banks and bank-		Time certificates of deposit	215,359.53
ers (other than above)....	43,218.88	Bills payable.....	25,000.00
Gold coin.....	437.50		
Silver, nickel and copper			
coin .....	5,312.67		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	25,406.00		
<b>Total.....</b>	<b>\$ 689,441.03</b>	<b>Total.....</b>	<b>\$ 689,441.03</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Loans secured by mortgage \$	240,375.22	Capital stock paid in.....\$	100,000.00
Other loans and discounts..	303,056.04	Surplus .....	40,000.00
Overdrafts unsecured.....	523.78	Undivided profits, less ex-	
United States bonds.....	15,500.00	penses and taxes paid.....	3,914.77
Other bonds, stocks, securi-		Dividends unpaid.....	5,000.00
ties, etc.....	73,500.00	Cashiers' checks outstand-	
Banking house, furniture		ing .....	7,984.78
and fixtures.....	5,000.00	Individual deposits subject	
Other real estate owned.....	16,200.21	to check.....	233,684.43
Cash items.....	874.15	Individual savings deposits	2,895.29
Due from banks and bank-		Time certificates of deposit	233,670.76
ers (other than above)....	27,484.09	Bills payable.....	75,000.00
Gold coin.....	340.00		
Silver, nickel and copper			
coin .....	5,166.50		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	13,806.00		
Suspense account.....	22.30		
<b>Total.....</b>	<b>\$ 702,150.03</b>	<b>Total.....</b>	<b>\$ 702,150.03</b>

# Security Bank

Located at Amite,

Parish of Tangipahoa.

Opened for Business February 1, 1918.

## OFFICERS.

C. G. FOULKES, President.

W. J. GARNIER, Cashier.

H. P. McCLENDON, Vice-President.

DIRECTORS—R. A. Kent, H. P. McClendon, W. G. Buckley, Clay Elliott, J. G. Prichard, E. D. Reichert, C. G. Foulks.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	93,718.20	Capital stock paid in.....\$	25,000.00
Other loans and discounts..	45,639.00	Surplus .....	2,000.00
Overdrafts secured.....	250.00	Undivided profits, less ex-	
Overdrafts unsecured.....	1,129.72	penses and taxes paid.....	136.71
United States bonds.....	7,265.00	Due to other banks and	
Banking house, furniture		bankers .....	751.72
and fixtures.....	7,071.92	Cashiers' checks outstand-	
Cash items.....	408.00	ing .....	2,080.51
Due from banks and bank-		Individual deposits subject	
ers (other than above)....	6,625.86	to check.....	39,968.86
Checks on other banks.....	937.38	Individual savings deposits	5,697.69
Gold coin.....	70.00	Time certificates of deposit	41,134.56
Silver, nickel and copper		Bills payable.....	51,000.00
coin .....	891.01		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	3,138.15		
Suspense account.....	625.81		
Total.....\$	167,770.05	Total.....\$	167,770.05

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	53,680.33	Capital stock paid in.....\$	25,000.00
Other loans and discounts....	80,520.50	Surplus .....	1,000.00
Overdrafts unsecured.....	468.45	Undivided profits, less ex-	
United States bonds.....	1,410.00	penses and taxes paid.....	118.61
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	405.00	ing .....	148.84
Banking house, furniture		Individual deposits subject	
and fixtures.....	7,633.38	to check.....	132,734.55
Other real estate owned.....	882.65	Individual savings deposits	6,217.96
Due from banks and bank-		Time certificates of deposit	32,891.22
ers (other than above)....	101,928.52	Bills payable.....	53,400.00
Checks on other banks.....	1,560.45	Bonds borrowed.....	1,250.00
Gold coin.....	60.00		
Silver, nickel and copper			
coin .....	582.09		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	3,004.00		
Suspense account.....	625.81		
Total.....\$	252,761.18	Total.....\$	252,761.18



# Bank of St. Bernard

Located at Arabi,

Parish of St. Bernard.

Opened for Business April 25th, 1905.

## OFFICERS.

ANDREW FITZPATRICK, President.

SEBASTIEN ROY, Vice-President.

L. E. LeBRETON, Cashier.

DIRECTORS—Edward Morris, Jr., C. M. Macfarlane, Sebastien Roy, Sr., John S. Russell, A. J. Claverie, John Munford, Matt Reuter, A. W. Pratt, Andrew Fitzpatrick.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 48,297.88	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	21,370.00	Surplus .....	20,000.00
Other loans and discounts..	340,124.95	Undivided profits, less ex-	
Overdrafts unsecured.....	37.29	penses and taxes paid.....	6,445.31
United States bonds.....	97.29	Unearned discount.....	3,316.82
Other bonds, stocks, securi-		Due to other banks and	
ties, etc.....	40,800.00	bankers .....	5,152.11
Banking house, furniture		Certified checks.....	1,928.66
and fixtures.....	2,000.00	Cashiers' checks outstand-	
Other real estate owned....	600.00	ing .....	66.26
Cash items.....	265.22	Individual deposits subject	
Due from banks and bank-		to check.....	388,569.99
ers (other than above)....	170,359.18	Individual savings deposits	166,444.60
Checks on other banks.....	22,313.30	Bills payable.....	25,000.00
Gold coin.....	627.50	Reserved for interest and	
Gold certificates.....	290.00	taxes .....	1,980.80
Silver, nickel and copper		Amount due to persons not	
coin .....	3,613.44	included in foregoing....	1,292.50
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	19,401.00		
Total.....	\$ 670,197.05	Total.....	\$ 670,197.05

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 45,817.88	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	20,650.00	Surplus .....	22,000.00
Other loans and discounts..	341,334.17	Undivided profits, less ex-	
Overdrafts unsecured.....	174.60	penses and taxes paid.....	14,475.73
United States bonds.....	97.29	Unearned discount.....	1,960.72
Other bonds, stocks, securi-		Due to other banks and	
ties, etc.....	40,800.00	bankers .....	12.00
Banking house, furniture		Dividends unpaid.....	1,000.00
and fixtures.....	2,000.00	Certified checks.....	75.00
Other real estate owned....	600.00	Cashiers' checks outstand-	
Cash items.....	76.00	ing .....	35.22
Due from banks and bank-		Individual deposits subject	
ers (other than above)....	83,252.60	to check.....	280,493.92
Checks for clearing house...	7,948.41	Demand certificates of de-	
Gold coin.....	1,010.00	posit .....	1,000.00
Silver, nickel and copper		Individual savings deposits	140,921.61
coin .....	3,759.27	Bills payable.....	50,000.00
National bank notes and all		Reserved for interest and	
issues U. S. Government		taxes .....	2,167.52
(Except Gold Cert.).....	17,813.00	Amount due to persons not	
		included in foregoing....	1,191.50
Total.....	\$ 565,333.22	Total.....	\$ 565,333.22

## The Commercial Bank of Arcadia

Located at Arcadia,

Parish of Bienville.

Branch at Bryce Land.

Opened for Business August, 1913.

## OFFICERS.

B. R. FELTS, President.

L. E. OZLEY, Cashier.

J. S. ANDREWS, Vice-President.

ELGIN HIGHTOWER, Asst. Cashier.

DIRECTORS—J. W. Sherard, R. D. Sims, J. S. Andrews, F. C. Dulaney, W. L. White, T. O. Sutton, W. D. Ray, T. J. Oakley, R. C. Ferguson, W. J. Fuller, J. A. Durrett, F. W. Penticost, L. E. Ozley, B. R. Felts.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 399,953.45	Capital stock paid in.....	\$ 50,000.00
Overdrafts secured.....	502.36	Surplus .....	30,000.00
Overdrafts unsecured.....	1,964.87	Undivided profits, less ex-	
United States bonds.....	37,250.00	penses and taxes paid.....	6.07
Other bonds, stocks, securi-		Dividends unpaid.....	5,000.00
ties, etc.....	439,788.90	Cashiers' checks outstand-	
Banking house, furniture		ing .....	2,766.11
and fixtures.....	26,905.04	Individual deposits subject	
Cash items.....	2,103.37	to check.....	336,795.09
Due from banks and bank-		Demand certificates of de-	
ers (other than above)....	88,545.09	posit .....	97,278.27
Checks on other banks.....	2,581.23	Trust funds on deposit.....	11,950.00
Gold coin.....	3,017.50	Time certificates of deposit	387,500.00
Silver, nickel and copper		Certificates of deposit for	
coin .....	1,781.49	borrowed money.....	22,217.43
National bank notes and all		Bills payable.....	40,000.00
issues U. S. Government		Notes and bills rediscounted	31,333.33
(Except Gold Cert.).....	9,937.00		
Suspense account.....	516.00		
Total.....	\$1,014,846.30	Total.....	\$1,014,846.30

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Other loans and discounts..\$	297,197.14	Capital stock paid in.....\$	50,000.00
Overdrafts secured.....	6,237.50	Surplus .....	30,000.00
Overdrafts unsecured.....	2,479.83	Undivided profits, less ex-	
United States Bonds.....	38,750.00	penses and taxes paid.....	6,227.61
Other bonds, stocks, securi-		Due to other banks and	
ties, etc.....	328,604.16	bankers .....	13,474.45
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	35,331.29	ing .....	665.72
Other real estate owned....	2,500.00	Individual deposits subject	
Cash items.....	352.12	to check.....	309,143.43
Due from banks and bank-		Demand certificates of de-	
ers (other than above)....	99,870.46	posit .....	71,667.03
Gold coin.....	3,397.50	Time certificates of deposit	250,000.00
Silver, nickel and copper		Certificates of deposit for	
coin .....	1,388.15	borrowed money.....	41,387.50
National bank notes and all		Notes and bills rediscounted	47,130.41
issues U. S. Government		Bonds borrowed.....	10,450.00
(Except Gold Cert.).....	14,038.00		
Total.....	\$ 830,146.15	Total.....	\$ 830,146.15

# First Trust & Banking Company

Located at Arcadia,

Parish of Bienville.

Opened for Business April 20th, 1920.

## OFFICERS.

L. M. TOOKE, President.

J. E. REYNOLDS, Vice-President.

W. M. DEAS, Cashier.

CARL GOFF, Asst. Cashier.

DIRECTORS—L. M. Tooke, W. M. Deas, N. A. Bridges, D. E. Brown, W. D. Truluck, Carl Goff,

R. L. Williams, Jos. Davidoff, P. A. McGuire, J. R. Jordon, J. E. Reynolds, R. L. Taylor,

A. Anderson, E. H. Fisher, T. W. Caskey, W. D. Goff, V. E. Pipes.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 2,055.15	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	32,473.20	Surplus .....	2,000.00
Other loans and discounts..	86,735.35	Undivided profits, less ex-	
United States bonds.....	694.15	penses and taxes paid.....	92.29
Banking house, furniture		Dividends unpaid.....	5,000.00
and fixtures.....	508.10	Individual deposits subject	
Other real estate owned.....	1,600.00	to check.....	28,770.29
Due from banks and bank-		Demand certificates of de-	
ers (other than above)....	2,404.41	posit .....	2,500.00
Checks on other banks.....	6,152.52	Individual savings deposits	23,678.91
Gold certificates.....	1,440.00	Bills payable.....	9,000.00
Silver, nickel and copper		Notes and bills rediscounted	15,248.90
coin .....	72.91		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	2,106.00		
Cotton Insurance account....	48.60		
Total.....	\$ 136,290.39	Total.....	\$ 136,290.39

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 9,872.25	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	50,930.22	Surplus .....	7,500.00
Other loans and discounts..	86,079.57	Undivided profits, less ex-	
Banking house, furniture		penses and taxes paid.....	294.33
and fixtures.....	10,682.94	Individual deposits subject	
Other real estate owned.....	3,755.35	to check.....	60,764.42
Cash items.....	2,674.77	Demand certificates of de-	
Due from banks and bank-		posit .....	36,123.08
ers (other than above)....	22,476.48	Individual savings deposits	15,686.60
Checks on other banks.....	3,736.74	Bills payable.....	25,000.00
Gold certificates.....	1,800.00		
Silver, nickel and copper			
coin .....	80.01		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	2,640.00		
Cotton insurance acc't.....	64.10		
Savings banks.....	576.00		
Total.....	\$ 195,368.43	Total.....	\$ 195,368.43

**Bank of Arnaudville**

Located at Arnaudville,

Parish of St. Landry.

Opened for Business June 20th, 1905.

**OFFICERS.****GEORGE GREIG, President.****J. M. OLIVIER, Cashier.****D. H. BERNARD, Vice-President.****MAUDE GREIG, Asst. Cashier.****DIRECTORS—George Greig, Lucius LeBlanc, D. H. Bernard, J. J. Benoit, G. P. Greig, T. J. Labbe, J. M. Olivier.****STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

<b>RESOURCES</b>		<b>LIABILITIES</b>	
Demand loans.....	\$ 258.41	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	78,736.84	Surplus .....	9,000.00
Other loans and discounts..	125,724.61	Dividends unpaid.....	1,500.00
Overdrafts unsecured.....	1,629.84	Certified checks.....	13.20
United States bonds.....	22,150.00	Individual deposits subject	
Banking house, furniture		to check.....	74,132.55
and fixtures.....	4,800.00	Time certificates of deposit	49,309.53
Other real estate owned.....	832.06	Bills payable.....	114,500.00
Cash items.....	419.08		
Due from banks and bank-			
ers (other than above)....	14,971.91		
Checks on other banks.....	190.25		
Gold coin.....	342.50		
Silver, nickel and copper			
coin .....	1,398.30		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	8,654.00		
Suspense account.....	3,347.48		
<b>Total.....</b>	<b>\$ 263,455.28</b>	<b>Total.....</b>	<b>\$ 263,455.28</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

<b>RESOURCES</b>		<b>LIABILITIES</b>	
Demand loans.....	\$ 2,060.05	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	88,893.14	Surplus .....	9,000.00
Other loans and discounts..	92,309.42	Individual deposits subject	
Overdrafts unsecured.....	542.56	to check.....	71,056.90
United States bonds.....	250.00	Time certificates of deposit	49,917.50
Banking house, furniture		Bills payable.....	85,000.00
and fixtures.....	4,800.00		
Other real estate owned.....	1,015.06		
Cash items.....	345.21		
Due from banks and bank-			
ers (other than above)....	29,712.07		
Checks on other banks.....	145.25		
Gold coin.....	347.50		
Silver, nickel and copper			
coin .....	1,980.65		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	6,755.00		
Suspense account.....	818.49		
<b>Total.....</b>	<b>\$ 229,974.40</b>	<b>Total.....</b>	<b>\$ 229,974.40</b>



## Bank of Baldwin

Located at Baldwin,

Parish of St. Mary.

Opened for Business August 1st, 1905.

### OFFICERS.

C. P. SIMS, President.

J. A. BARNETT, Vice-President.

S. J. WOLFORD, Cashier.

DIRECTORS—C. P. Sims, J. A. Barnett, S. J. Wolford, J. Wormser, Dolph Parre, Geo. T. Veeder,  
O. L. Boudreaux, R. C. Banta, Arthur Richard.

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 21,980.22	Capital stock paid in.....	\$ 25,000.00
Loans secured by mortgage	57,272.31	Surplus .....	25,000.00
Other loans and discounts..	247,298.25	Undivided profits, less ex-	
Overdrafts unsecured.....	41.68	penses and taxes paid.....	4,888.44
United States bonds.....	1,000.00	Individual deposits subject	
Banking house, furniture		to check.....	113,324.99
and fixtures.....	4,430.95	Bills payable.....	214,000.00
Other real estate owned (in-			
cluding movable proper-			
ty) .....	6,650.93		
Cash items.....	747.00		
Due from banks and bank-			
ers (other than above)....	34,097.89		
Gold coin.....	45.00		
Silver, nickel and copper			
coin .....	1,263.30		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	7,236.00		
Suspense account.....	149.90		
Total.....	\$ 382,213.43	Total.....	\$ 382,213.43

### Baldwin Bank

Located at Baldwin,

Parish of St. Mary.

Opened for Business December 21st, 1921.

#### OFFICERS.

GEO. T. VEEDER, President.

G. P. GREIG, Cashier.

JUSTIN WORMSER, Vice-President.

MISS M. L. PARR, Asst. Cashier.

DIRECTORS—Justin Wormser, Oscar L. Boudreaux, Dolph Parr, G. J. Prevost, John M. Caffery,

C. G. Rogers, Geo. T. Veeder, Pierce O'Neal, G. P. Greig.

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 2,061.98	Capital stock paid in.....	\$ 25,000.00
Loans secured by mortgage	83,787.89	Surplus .....	10,000.00
Other loans and discounts..	84,816.56	Undivided profits, less ex-	
United States bonds.....	1,000.00	penses and taxes paid.....	380.33
Banking house, furniture		Certified checks.....	4,827.75
and fixtures.....	6,000.00	Individual deposits subject	
Other real estate owned.....	6,654.57	to check.....	57,968.54
Cash items.....	168.87	Time certificates of deposit	3,179.51
Due from banks and bank-		Bills payable.....	113,500.00
ers (other than above)....	23,137.17	Amount due to persons not	
Gold coin.....	105.00	included in foregoing.....	2.61
Silver, nickel and copper			
coin .....	857.65		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	5,884.00		
Suspense account.....	385.05		
Total.....	\$ 214,858.74	Total.....	\$ 214,858.74

# Bank of Basile

Located at Basile,

Opened for Business July 30th, 1919.

Parish of Evangeline.

## OFFICERS.

WALTON MCCAIN, President.

POLLUX GUILLORY, Vice-President.

O. L. POLLINGUE, Cashier.

CARRIE A. FONTENOT, Asst. Cashier.

DIRECTORS—Walton McCain, Sullivan Fruge, Pollux Guillory, U. G. Fruge, Dr. John A. Haas, L. J. Larcade, J. W. Millsaps, C. M. McCain, David Young, Jr.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Loans secured by mortgage..	41,575.07	Capital stock paid in.....	\$ 30,000.00
Other loans and discounts..	263,791.43	Surplus .....	9,000.00
Overdrafts unsecured.....	1,512.40	Undivided profits, less ex	
United States bonds.....	4,250.00	penses and taxes paid.....	6,000.00
Banking house, furniture		Unearned discount.....	1,295.84
and fixtures.....	5,792.50	Individual deposits subject	
Other real estate owned.....	1,260.00	to check.....	109,263.11
Due from banks and bank-		Time certificates of deposit	16,882.30
ers (other than above)....	21,513.66	Bills payable.....	108,975.00
Gold coin.....	612.50	Notes and bills rediscounted	66,489.32
Silver, nickel and copper			
coin .....	1,310.01		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	5,388.00		
Total.....	\$ 347,005.57	Total.....	\$ 347,005.57

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Loans secured by mortgage..	81,359.22	Capital stock paid in.....	\$ 30,000.00
Other loans and discounts..	93,762.43	Surplus .....	10,000.00
United States bonds.....	300.00	Undivided profits, less ex	
Banking house, furniture		penses and taxes paid.....	2,464.29
and fixtures.....	5,792.50	Dividends unpaid.....	3,000.00
Other real estate owned.....	1,260.00	Individual deposits subject	
Cash items.....	711.72	to check.....	192,931.75
Due from banks and bank-		Time certificates of deposit	2,331.00
ers (other than above)....	92,144.34	Bills payable.....	42,000.00
Gold coin.....	862.50		
Silver, nickel and copper			
coin .....	653.33		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	5,881.00		
Total.....	\$ 282,727.04	Total.....	\$ 282,727.04

**Bastrop State Bank**

Located at Bastrop.

Parish of Morehouse.

Opened for Business January, 1893.

**OFFICERS.**

H. FLOOD MADISON, President.

G. W. NAFF, Cashier.

S. AUG. LEOPOLD, Vice-President.

DIRECTORS—H. Flood Madison, F. A. Terzia, S. Aug. Leopold, J. P. Madison, J. T. Dalton, Jr.,  
L. E. Bentley, G. W. Naff, H. F. Benson.**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 39,573.24	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	133,715.66	Surplus .....	10,000.00
Other loans and discounts..	200,284.57	Undivided profits, less ex-	
Overdrafts unsecured.....	4,209.82	penses and taxes paid.....	22,693.36
United States Bonds.....	6,400.00	Dividends unpaid.....	5,000.00
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	1,800.00	ing .....	343.65
Banking house, furniture		Individual deposits subject	
and fixtures.....	4,027.50	to check.....	296,949.09
Other real estate owned.....	1,875.00	Time certificates of deposit	6,476.08
Cash items.....	664.99	Certificates of deposit for	
Due from banks and bank-		borrowed money.....	10,000.00
ers (other than above)....	72,284.88	Bills payable.....	80,000.00
Gold coin.....	195.00	Reserved for interest and	
Silver, nickel and copper		taxes .....	1,367.64
coin .....	4,857.16		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	12,942.00		
<b>Total.....</b>	<b>\$ 482,829.82</b>	<b>Total.....</b>	<b>\$ 482,829.82</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 55,851.64	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	180,149.53	Surplus .....	10,000.00
Other loans and discounts..	101,312.96	Undivided profits, less ex-	
Overdrafts unsecured.....	2,249.76	penses and taxes paid.....	26,433.96
United States bonds.....	6,400.00	Dividends unpaid.....	7,500.00
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	1,300.00	ing .....	3,039.65
Banking house, furniture		Individual deposits subject	
and fixtures.....	4,485.00	to check.....	284,228.99
Other real estate owned.....	1,870.00	Time certificates of deposit	9,065.00
Cash items.....	377.68	Bills payable.....	60,000.00
Due from banks and bank-		Reserved for interest and	
ers (other than above)....	78,298.55	taxes .....	138.69
Gold coin.....	290.00		
Silver, nickel and copper			
coin .....	4,302.17		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	13,519.00		
<b>Total.....</b>	<b>\$ 450,406.29</b>	<b>Total.....</b>	<b>\$ 450,406.29</b>



# The Bank of Baton Rouge

Located at Baton Rouge, Parish of East Baton Rouge.  
Opened for Business June, 1889.

## OFFICERS.

JOS. GEBELIN, President.

EUGENE CAZEDESSUS, Vice-President.

DIRECTORS—Edmund Becnel, Joseph Gebelin, King H. Knox, Eugene Cazedessus, Don B. Hearin, Samuel G. Laycock, T. Jones Cross, George Hill, Victor A. Sachse, Solon Fabacher, Frank B. Jones.

KING H. KNOX, Vice-President.

C. M. DOWNS, Cashier.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 756,919.08	Capital stock paid in.....	\$ 250,000.00
Loans secured by mortgage	966,994.13	Surplus .....	200,000.00
Other loans and discounts.	2,891,636.47	Undivided profits, less ex-	
Overdrafts unsecured.....	1,750.65	penses and taxes paid.....	81,639.39
United States bonds.....	327,150.00	Due to other banks and	
Louisiana State bonds.....	2,000.00	bankers .....	289,812.48
Other bonds, stocks, securi-		Dividends unpaid.....	30,052.00
ties, etc.....	458,965.13	Certified checks.....	632.65
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	78,281.74	ing .....	5,700.09
Other real estate owned.....	21,761.49	Individual deposits subject	
Cash items.....	14,929.43	to check.....	1,967,850.17
Due from banks and bank-		Individual savings deposits	2,620,329.69
ers (other than above)....	364,337.44	Time certificates of deposit	182,442.91
Checks on other banks.....	22,399.58	Bills payable.....	300,000.00
Gold coin.....	5,239.00	Notes and bills rediscounted	50,000.00
Silver, nickel and copper			
coin .....	11,748.24		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	54,347.00		
Total.....	\$5,978,459.38	Total.....	\$5,978,459.38

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 524,757.81	Capital stock paid in.....	\$ 250,000.00
Loans secured by mortgage	897,549.56	Surplus .....	250,000.00
Other loans and discounts.	3,423,506.90	Undivided profits, less ex-	
Overdrafts unsecured.....	1,310.79	penses and taxes paid.....	76,789.80
United States bonds.....	244,438.87	Due to other banks and	
Louisiana State bonds.....	2,000.00	bankers .....	281,910.18
Other bonds, stocks, securi-		Dividends unpaid.....	30,136.00
ties, etc.....	362,505.07	Certified checks.....	16,400.25
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	77,031.27	ing .....	1,664.82
Other real estate owned.....	15,416.49	Individual deposits subject	
Cash items.....	11,292.76	to check.....	2,354,744.85
Due from banks and bank-		Individual savings deposits	1,689,492.75
ers (other than above)....	473,119.60	Time certificates of deposit	154,208.06
Checks for clearing house....	20,321.61	Bills payable.....	870,000.00
Gold coin.....	6,236.50	Notes and bills rediscounted	175,000.00
Silver, nickel and copper			
coin .....	12,809.08		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	78,050.00		
Total.....	\$6,150,346.71	Total.....	\$6,150,346.71

**Louisiana Trust & Savings Bank**

Located at Baton Rouge, Parish of East Baton Rouge.  
Opened for Business January 3, 1911.

**OFFICERS.**

W. P. CONNELL, President.

D. M. REYMOND, Vice-President.

CHAS. D. REYMOND, Cashier.

**DIRECTORS**—W. P. Connell, H. Y. Cohn, Jr., J. A. Dougherty, R. E. Stearns, D. M. Reymond,  
B. B. Taylor, W. P. Barnes, R. A. Hart, S. I. Reymond.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 114,879.33	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	752,952.65	Surplus .....	17,500.00
Other loans and discounts..	463,925.19	Undivided profits, less ex-	
Other bonds, stocks, securi-		penses and taxes paid.....	42,812.12
ties, etc.....	130,218.23	Individual deposits subject	
Due from banks and bank-		to check.....	53,500.00
ers (other than above)....	77,331.61	Individual savings deposits	1,175,629.85
Gold coin.....	220.00	Time certificates of deposit	156,950.31
Gold certificates.....	1,330.00	Reserved for interest and	
Silver, nickel and copper		taxes .....	4,974.04
coin .....	351.31	Bonds borrowed.....	50,000.00
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	10,158.00		
<b>Total.....</b>	<b>\$1,551,366.32</b>	<b>Total.....</b>	<b>\$1,551,366.32</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 183,290.52	Capital stock paid in.....	\$ 100,000.00
Loans secured by mortgage	655,028.61	Surplus .....	25,000.00
Other loans and discounts..	629,439.55	Undivided profits, less ex-	
Other bonds, stocks, securi-		penses and taxes paid.....	17,586.75
ties, etc.....	126,219.72	Dividends unpaid.....	10,000.00
Other real estate owned.....	96,000.00	Individual deposits subject	
Due from banks and bank-		to check.....	67,000.00
ers (other than above)....	108,080.50	Individual savings deposits	1,308,105.60
Gold coin.....	277.50	Time certificates of deposit	136,877.18
Gold certificates.....	720.00	Bills payable.....	76,800.00
Silver, nickel and copper		Reserved for interest and	
coin .....	239.55	taxes .....	11,299.42
National bank notes and all		Bonds borrowed.....	50,000.00
issues U. S. Government			
(Except Gold Cert.).....	3,373.00		
<b>Total.....</b>	<b>\$1,802,668.95</b>	<b>Total.....</b>	<b>\$1,802,668.95</b>

# Union Bank & Trust Company

Located at Baton Rouge, Parish of East Baton Rouge.  
 Opened for Business January 14, 1918  
 Branch at Dixie.

## OFFICERS.

JOE GOTTLIEB, President.

A. McB. JACKSON, Cashier.

W. H. BYNUM, Vice-President.

DIRECTORS—Joe Gottlieb, W. H. Bynum, A. McB. Jackson, Julius Adler, Louis U. Babin, Frank G. Clark, A. P. Devall, E. A. Pearson, Herman Fields, Geo. M. Foss, R. J. Hummel, Martin J. Kahao, Louis Levy, P. C. Major, J. H. Percy, A. I. Picard, H. C. Pitcher, A. T. Prescott, O. Richard, P. V. Rougon, Jos. Staring, Horace Wilkinson, Jr., W. A. West, Dr. Thos. Spec Jones, T. H. Daigre.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 179,716.44	Capital stock paid in.....	\$ 150,000.00
Loans secured by mortgage	158,765.08	Surplus .....	50,000.00
Other loans and discounts..	1,642,428.27	Undivided profits, less ex-	
Overdrafts secured.....	5,582.87	penses and taxes paid.....	31,139.96
Overdrafts unsecured.....	2,680.19	Due to other banks and	
United States bonds.....	238,793.64	bankers .....	83,625.66
Louisiana State bonds.....	1,518.75	Certified checks.....	2,292.69
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	292,381.72	ing .....	21,668.01
Banking house, furniture		Individual deposits subject	
and fixtures.....	27,000.00	to check.....	1,504,107.05
Cash items.....	1,782.42	Individual savings deposits..	609,433.14
Reserve in Federal Reserve		Time certificates of deposit	92,108.88
Bank .....	130,875.34	Bills payable.....	361,550.00
Due from banks and bank-		Notes and bills rediscounted	123,000.00
ers (other than above).....	204,907.59	Reserved for interest and	
Checks for clearing house.....	57,507.49	taxes .....	3,500.00
Gold coin.....	1,317.50		
Gold certificates.....	2,110.00		
Silver, nickel and copper			
coin .....	16,744.92		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	67,275.00		
Suspense account.....	1,038.17		
Total.....	\$3,032,425.39	Total.....	\$3,032,425.39

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 113,801.80	Capital stock paid in.....	\$ 150,000.00
Loans secured by mortgage	302,619.51	Surplus .....	50,000.00
Other loans and discounts..	1,296,376.82	Undivided profits, less ex-	
Overdrafts unsecured.....	1,051.93	penses and taxes paid.....	53,813.55
United States bonds.....	36,262.22	Due to other banks and	
Louisiana State bonds.....	1,518.75	bankers .....	159,983.69
Other bonds, stocks, securi-		Dividends unpaid.....	12,000.00
ties, etc.....	253,412.39	Certified checks.....	1,414.95
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	21,644.33	ing .....	46,207.27
Cash items.....	1,077.04	Individual deposits subject	
Reserve in Federal Reserve		to check.....	1,453,530.28
Bank .....	137,768.15	Demand certificates of de-	
Due from banks and bank-		posit .....	2,000.00
ers (other than above)....	206,355.68	Individual savings deposits	312,961.46
Checks on other banks.....	51,923.42	Time certificates of deposit	29,873.76
Gold coin.....	2,445.00	Notes and bills rediscounted	236,549.93
Gold certificates.....	1,200.00		
Silver, nickel and copper			
coin .....	4,945.79		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	73,756.00		
Suspense account.....	2,176.06		
Total.....	\$2,508,334.89	Total.....	\$2,508,334.89

### First State Bank

Located at Belcher,

Opened for Business March 5th, 1914.

Parish of Caddo.

J. S. DOUGLAS, President.

OFFICERS.

JNO. GLASSELL, Vice-President.

A. R. CURRY, Cashier.

DIRECTORS—J. S. Douglas, John Glassell, D. P. Hollis, W. E. McDade, W. Dixon, A. R. Curry.

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	20,766.51	Capital stock paid in.....\$	19,000.00
Other loans and discounts..	87,506.74	Surplus .....	1,347.14
Overdrafts unsecured.....	181.29	Undivided profits, less ex-	
Banking house, furniture		penses and taxes paid.....	4,463.82
and fixtures.....	2,503.56	Cashiers' checks outstand-	
Cash items.....	641.88	ing .....	350.39
Due from banks and bank-		Individual deposits subject	
ers (other than above)....	6,291.76	to check.....	73,531.42
Checks on other banks.....	3,193.97	Time certificates of deposit	9,831.49
Gold coin.....	52.50	Bills payable.....	20,000.00
Silver, nickel and copper			
coin .....	896.05		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	6,490.00		
Total.....	\$ 128,524.26	Total.....	\$ 128,524.26

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	17,598.74	Capital stock paid in.....\$	19,000.00
Other loans and discounts..	51,782.87	Surplus .....	1,541.01
Overdrafts unsecured.....	549.37	Undivided profits, less ex-	
Banking house, furniture		penses and taxes paid.....	1,771.96
and fixtures.....	2,573.59	Dividends unpaid.....	16.00
Cash items.....	35.26	Cashiers' checks outstand-	
Due from banks and bank-		ing .....	402.00
ers (other than above)....	4,576.81	Individual deposits subject	
Checks on other banks.....	2,062.72	to check.....	50,016.41
Gold coin.....	10.00	Time certificates of deposit	9,993.65
Silver, nickel and copper			
coin .....	472.67		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	3,079.00		
Total.....	\$ 82,741.03	Total.....	\$ 82,741.03



# Bank of Benton

Located at Benton,

Parish of Bossier.

Opened for Business August 25th, 1904.

## OFFICERS.

T. W. STINSON, President.

W. W. LAY, Vice-President.

JAS. M. HENDERSON, Vice-President.

W. D. SMITH, Cashier.

DIRECTORS—T. W. Stinson, Jas. M. Henderson, W. W. Lay, J. F. Adair, L. R. Bumgardner,

W. S. Tidwell, R. E. Wyche, A. V. Whittington, W. D. Smith

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 61,330.47	Capital stock paid in.....	\$ 10,000.00
Overdrafts unsecured.....	537.36	Surplus .....	2,500.00
United States bonds.....	4,050.00	Undivided profits, less ex-	
Other bonds, stocks, securi-		penses and taxes paid.....	817.05
ties, etc.....	654.76	Cashiers' checks outstand-	
Banking house, furniture		ing .....	1,928.56
and fixtures.....	3,898.25	Individual deposits subject	
Other real estate owned.....	160.00	to check.....	53,379.95
Cash items.....	509.59	Time certificates of deposit	7,717.44
Due from banks and bank-		Bills payable.....	5,000.00
ers (other than above)....	5,119.25	Reserved for interest and	
Silver, nickel and copper		taxes .....	171.32
coin .....	691.64		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	4,563.00		
Total.....	\$ 81,514.32	Total.....	\$ 81,514.32

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 50,389.81	Capital stock paid in.....	\$ 10,000.00
Overdrafts unsecured.....	109.77	Surplus .....	2,500.00
United States bonds.....	4,050.00	Undivided profits, less ex-	
Other bonds, stocks, securi-		penses and taxes paid.....	310.33
ties, etc.....	654.76	Cashiers' checks outstand-	
Banking house, furniture		ing .....	586.56
and fixtures.....	3,900.00	Individual deposits subject	
Other real estate owned.....	160.00	to check.....	40,767.10
Cash items.....	450.00	Time certificates of deposit	9,450.88
Due from banks and bank-		Bills payable.....	10,000.00
ers (other than above)....	7,647.49		
Silver, nickel and copper			
coin .....	664.04		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	5,589.00		
Total.....	\$ 73,614.87	Total.....	\$ 73,614.87

### Bank of Bernice

Located at Bernice.

Parish of Union.

Opened for Business November 1st, 1901.

## OFFICERS.

G. W. JAMES, President.

Y. S. FULLER, Cashier.

D. A. POLLOCK, Vice-President.

L. H. PRATT, Asst. Cashier.

DIRECTORS—G. W. James, D. A. Pollock, B. A. McCullen, M. A. Talbert, C. C. Calvin, G. E. Lindsey, M. W. Lawrence.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Other loans and discounts..\$	230,597.35	Capital stock paid in.....\$	25,000.00
Overdrafts unsecured.....	116.69	Surplus .....	5,000.00
United States bonds.....	7,500.00	Undivided profits, less ex-	
Banking house, furniture		penses and taxes paid.....	14.45
and fixtures.....	3,000.00	Unearned discount.....	2,500.00
Due from banks and bank-		Cashiers' checks outstand-	
ers (other than above)....	36,860.64	ing .....	11,197.74
Checks on other banks.....	1,900.61	Individual deposits subject	
Gold coin.....	4,327.50	to check.....	183,588.10
Silver, nickel and copper		Time certificates of deposit	32,825.15
coin .....	1,322.99	Bills payable.....	30,000.00
National bank notes and all		Amount due to persons not	
issues U. S. Government		including in foregoing.....	2,486.34
(Except Gold Cert.).....	6,986.00		
<b>Total.....</b>	<b>\$ 292,611.78</b>	<b>Total.....</b>	<b>\$ 292,611.78</b>

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Other loans and discounts..\$	240,103.69	Capital stock paid in.....\$	25,000.00
Overdrafts unsecured.....	72.10	Surplus .....	5,000.00
United States bonds.....	7,500.00	Cashiers' checks outstand-	
Banking house, furniture		ing .....	16,687.90
and fixtures.....	3,000.00	Individual deposits subject	
Cash items.....	5.80	to check.....	268,713.98
Due from banks and bank-		Time certificates of deposit	47,938.12
ers (other than above)....	78,342.21		
Gold coin.....	4,350.00		
Silver, nickel and copper			
coin .....	1,672.10		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	14,384.00		
Customers' liability on let-			
ters of credit and accept-			
ances in cotton.....	13,398.09		
Suspense account.....	511.95		
<b>Total.....</b>	<b>\$ 363,343.00</b>	<b>Total.....</b>	<b>\$ 363,440.00</b>

### Bank of Berwick

Located at Berwick,

Parish of St. Mary.

Opened for Business September 25th, 1905.

## OFFICERS.

JOHN A. PHARR, President.

W. H. KRAMER, Vice-President.

JNO. D. EHRLICH, Vice-President.

A. L. BOUDREAUX, Cashier.

DIRECTORS—J. A. Pharr, W. H. Kramer, John D. Ehrlich, A. L. Boudreaux, Geo. Watkins, Ernest Roder, W. F. Bowman, M. Leopold, W. J. Lawrence.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 4,510.45	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	48,909.00	Surplus .....	7,500.00
Other loans and discounts..	85,623.12	Undivided profits, less ex-	
United States bonds.....	6,000.00	penses and taxes paid.....	6,522.67
Other bonds, stocks, securi-		Dividends unpaid.....	760.00
ties, etc.....	8,225.00	Individual deposits subject	
Banking house, furniture		to check.....	66,493.07
and fixtures.....	7,735.00	Time certificates of deposit	44,671.01
Other real estate owned.....	3,955.50	Bills payable.....	33,000.00
Due from banks and bank-		Notes and bills rediscounted	10,000.00
ers (other than above)....	14,283.57		
Gold coin.....	32.50		
Silver, nickel and copper			
coin .....	1,775.61		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	2,897.00		
Total.....	\$ 183,946.75	Total.....	\$ 183,946.75

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 1,095.00	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	65,130.26	Surplus .....	7,500.00
Other loans and discounts..	78,469.57	Undivided profits, less ex-	
Other bonds, stocks, securi-		penses and taxes paid.....	3,381.60
ties, etc.....	8,475.00	Dividends unpaid.....	750.00
Banking house, furniture		Individual deposits subject	
and fixtures.....	7,735.00	to check.....	68,913.38
Other real estate owned.....	4,446.50	Time certificates of deposit	40,710.20
Cash items.....	113.85	Bills payable.....	45,000.00
Due from banks and bank-		Notes and bills rediscounted	10,000.00
ers (other than above)....	18,514.69		
Gold coin.....	67.50		
Silver, nickel and copper			
coin .....	1,041.81		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	6,166.00		
Total.....	\$ 191,255.18	Total.....	\$ 191,255.18

### Bank of Bienville

Located at Bienville,

Parish of Bienville.

Opened for Business July 6th, 1903.

## OFFICERS.

JNO. F. HARRISON, President.

C. C. CRAWFORD, Vice-President.

ED. BARNES, Vice-President.

J. G. PYE, Cashier.

DIRECTORS—L. C. Page, L. C. Gorors, T. B. Page, E. W. Davis, E. F. Whitton, S. P. Stewart,

D. K. Thomas, E. A. Tooke, George O. Thomas, J. P. Bertcheler

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 9,475.25	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	19,441.25	Surplus .....	10,000.00
Other loans and discounts..	77,829.66	Undivided profits, less ex-	
Overdrafts unsecured.....	461.61	penses and taxes paid.....	3,512.77
United States bonds.....	13,600.00	Cashiers' checks outstand-	
Banking house, furniture		ing .....	574.32
and fixtures.....	8,737.97	Individual deposits subject	
Cash items.....	1,280.77	to check.....	81,278.52
Due from banks and bank-		Time certificates of deposit	24,852.10
ers (other than above)....	11,690.62	Certificates of deposit for	
Checks on other banks.....	1,044.07	borrowed money.....	3,400.00
Gold coin.....	200.00	Bills payable.....	35,000.00
Silver, nickel and copper			
coin .....	554.51		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	9,302.00		
<b>Total.....</b>	<b>\$ 173,617.71</b>	<b>Total.....</b>	<b>\$ 173,617.71</b>

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 730.07	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	22,650.40	Surplus .....	10,000.00
Other loans and discounts..	59,048.10	Undivided profits, less ex-	
Overdrafts unsecured.....	45.20	penses and taxes paid.....	1,793.19
United States bonds.....	4,550.00	Cashiers' checks outstand-	
Banking house, furniture		ing .....	1,078.95
and fixtures.....	12,000.47	Individual deposits subject	
Due from banks and bank-		to check.....	77,172.23
ers (other than above)....	19,004.85	Time certificates of deposit	20,229.35
Checks on other banks.....	55.98	Certificates of deposit for	
Gold coin.....	267.50	borrowed money.....	1,000.00
Silver, nickel and copper			
coin .....	904.15		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	7,017.00		
<b>Total.....</b>	<b>\$ 126,273.72</b>	<b>Total.....</b>	<b>\$ 126,273.72</b>



# First State Bank

Located at Bogalusa,

Parish of Washington.

Opened for Business July 4th, 1909.

## OFFICERS.

L. A. PIERCE, President.

J. A. SPENKENHIER, Cashier.

J. H. CASSIDY, Vice-President.

W. M. BABINGTON, Asst. Cashier.

DIRECTORS—L. A. Pierce, H. Greenberg, J. A. Spenkenhier, W. M. Babington, W. H. Sullivan,

J. H. Cassidy, D. T. Cushing, George F. Hart, G. H. Slaughter, Jr.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 168,632.35	Capital stock paid in.....	\$ 60,000.00
Loans secured by mortgage	295,724.85	Surplus .....	30,000.00
Other loans and discounts..	320,444.08	Undivided profits, less ex-	
Other bonds, stocks, securi-		penses and taxes paid.....	1,427.11
ties, etc.....	9,876.00	Certified checks.....	1,349.06
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	5,983.60	ing .....	8,360.66
Cash items.....	321.93	Individual deposits subject	
Due from banks and bank-		to check.....	946,256.22
ers (other than above)....	385,202.34	Individual savings deposits	88,530.93
Checks on other banks.....	7,585.44	Time certificates of deposit	87,959.82
Gold coin.....	1,730.00	Notes and bills rediscounted	40,000.00
Silver, nickel and copper		Reserved for interest and	
coin .....	2,541.16	taxes .....	129.95
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	65,972.00		
Total.....	\$1,264,013.75	Total.....	\$1,264,013.75

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 167,552.88	Capital stock paid in.....	\$ 60,000.00
Loans secured by mortgage	418,834.85	Surplus .....	45,000.00
Other loans and discounts..	147,157.20	Undivided profits, less ex-	
United States bonds.....	192.32	penses and taxes paid.....	2,774.33
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	13,280.00	ing .....	2,465.08
Banking house, furniture		Individual deposits subject	
and fixtures.....	5,983.60	to check.....	758,486.94
Due from banks and bank-		Individual savings deposits	82,108.43
ers (other than above)....	403,870.03	Time certificates of deposit	119,725.11
Checks on other banks.....	1,784.56	Bills payable.....	45,000.00
Gold coin.....	2,260.00	Notes and bills rediscounted	67,500.00
Silver, nickel and copper		Reserved for interest and	
coin .....	2,843.94	taxes .....	201.49
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	19,502.00		
Total.....	\$1,183,261.38	Total.....	\$1,183,261.38

## Bourg State Bank

Located at Bourg,

Parish of Terrebonne.

Opened for Business July 11th, 1919.

## OFFICERS.

DR. P. E. PARKER, President.

HARVEY HEBERT, Vice-President.

W. R. ELLENDER, Vice-President

J. P. HOTARD, Secy. to Board of Directors.

EMILE DORE, Vice-President.

E. J. BLANCHARD, Cashier.

DIRECTORS—E. J. Blanchard, A. Breaux, J. J. Champagne, Dr. R. W. Collins, Emile Dore, Wallace Ellender, Harvey Hebert, James Hotard, J. E. Landry, E. T. Matherne, F. J. Matherne, Willis Pelegrin, Dr. P. E. Parker, Seraphin Roger.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 11,915.00	Capital stock paid in.....	\$ 30,000.00
Loans secured by mortgage	29,616.00	Surplus .....	3,500.00
Other loans and discounts..	11,264.53	Undivided profits, less ex-	
Banking house, furniture		penses and taxes paid.....	189.89
and fixtures.....	6,308.01	Cashiers' checks outstand-	
Due from banks and bank-		ing .....	438.70
ers (other than above)....	7,589.74	Individual deposits subject	
Gold coin.....	55.00	to check.....	23,614.46
Silver, nickel and copper		Time certificates of deposit	8,905.95
coin .....	748.72	Notes and bills rediscounted	3,000.00
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	2,107.00		
Total.....	\$ 69,649.00	Total.....	\$ 69,649.00

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 6,000.00	Capital stock paid in.....	\$ 30,000.00
Loans secured by mortgage	24,750.00	Surplus .....	4,000.00
Other loans and discounts..	15,652.28	Undivided profits, less ex-	
Banking house, furniture		penses and taxes paid.....	50.68
and fixtures.....	15,233.26	Individual deposits subject	
Due from banks and bank-		to check.....	30,632.98
ers (other than above)....	11,841.63	Time certificates of deposit	11,340.79
Gold coin.....	65.00	Reserved for interest and	
Silver, nickel and copper		taxes .....	1,000.00
coin .....	543.28		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	2,939.00		
Total.....	\$ 77,024.45	Total.....	\$ 77,024.45

# Bank of Boyce

Located at Boyce,

Parish of Rapides.

Opened for Business October 20th, 1902.

## OFFICERS.

H. A. JOYNER, President.

J. DAWSON JOHNSON, Cashier.

W. P. HAYNE, Vice-President.

ROBT. J. JOYNER, Asst. Cashier.

DIRECTORS—H. A. Joyner, W. P. Hayne, J. W. Swann, J. W. Texada, Dr. B. N. Sewell, J. D. Johnson, R. J. Cruikshank.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 39,366.14	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	38,272.75	Surplus .....	10,000.00
Other loans and discounts..	159,302.18	Undivided profits, less ex-	
Overdrafts unsecured.....	10,003.79	penses and taxes paid.....	3,511.11
United States bonds.....	21,678.00	Dividends unpaid.....	90.00
Other bonds, stocks, securi-		Certified checks.....	42.10
ties, etc.....	550.00	Cashiers' checks outstand-	
Banking house, furniture		ing .....	250.00
and fixtures.....	4,750.00	Individual deposits subject	
Other real estate owned.....	60.00	to check.....	240,636.27
Cash items.....	1,973.56	Time certificates of deposit	46,390.81
Due from banks and bank-		Bills payable.....	25,000.00
ers (other than above)....	53,053.62	Reserved for interest and	
Gold coin.....	2,775.00	taxes .....	990.41
Silver, nickel and copper		Amount due to persons not	
coin .....	6,493.66	included in foregoing.....	150.00
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	3,782.00		
Total.....	\$ 342,060.70	Total.....	\$ 342,060.70

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 102,805.09	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	38,773.67	Surplus .....	10,000.00
Other loans and discounts..	85,243.74	Undivided profits, less ex-	
Overdrafts unsecured.....	5,301.54	penses and taxes paid.....	1,392.67
United States bonds.....	20,050.00	Individual deposits subject	
Other bonds, stocks, securi-		to check.....	184,700.96
ties, etc.....	750.00	Time certificates of deposit	52,621.10
Banking house, furniture		Bills payable.....	54,000.00
and fixtures.....	4,750.00		
Other real estate owned.....	3,007.00		
Cash items.....	3,061.56		
Due from banks and bank-			
ers (other than above)....	41,380.02		
Gold coin.....	1,092.50		
Silver, nickel and copper			
coin .....	3,812.61		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	7,687.00		
Total.....	\$ 317,714.73	Total.....	\$ 317,714.73

**Breaux Bridge Bank**

Located at Breaux Bridge, Parish of St. Martin.  
Opened for Business February 6th, 1901.

**OFFICERS.**

J. W. BEGNAUD, President. L. C. St. GERMAIN, Cashier.  
DIRECTORS—Robert Martin, J. A. Potier, A. F. Domengeaux, Charles Rees, L. C. St. Germain,  
J. W. Begnaud, Remy Angelle, Numa Chauffe, A. B. Whitlow.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 40,150.00	Capital stock paid in.....	\$ 65,000.00
Loans secured by mortgage	241,954.54	Surplus .....	35,000.00
Other loans and discounts..	261,742.22	Undivided profits, less ex-	
Overdrafts secured.....	4,012.45	penses and taxes paid.....	4,930.01
United States bonds.....	55,000.00	Dividends unpaid.....	26.00
Other bonds, stocks, securi-		Individual deposits subject	
ties, etc.....	73,300.00	to check.....	157,166.58
Banking house, furniture		Individual savings deposits	4,168.72
and fixtures.....	5,000.00	Time certificates of deposit	149,519.55
Other real estate owned.....	1,200.00	Bills payable.....	300,500.00
Cash items.....	324.66	Notes and bills rediscounted	12,148.40
Due from banks and bank-			
ers (other than above)....	20,106.68		
Gold coin.....	460.00		
Silver, nickel and copper			
coin .....	4,241.71		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	10,967.00		
<b>Total.....</b>	<b>\$ 728,459.26</b>	<b>Total.....</b>	<b>\$ 728,459.26</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 13,200.00	Capital stock paid in.....	\$ 65,000.00
Loans secured by mortgage	295,700.00	Surplus .....	35,000.00
Other loans and discounts....	103,103.71	Undivided profits, less ex-	
Overdrafts unsecured.....	2,478.71	penses and taxes paid.....	19,926.98
United States bonds.....	3,950.00	Dividends unpaid.....	26.00
Other bonds, stocks, securi-		Individual deposits subject	
ties, etc.....	73,300.00	to check.....	193,440.54
Banking house, furniture		Individual savings deposits	1,893.52
and fixtures.....	5,000.00	Time certificates of deposit	91,466.32
Other real estate owned.....	1,075.00	Bills payable.....	113,288.39
Cash items.....	140.71	Notes and bills rediscounted	23,800.00
Due from banks and bank-			
ers (other than above)....	25,313.51		
Gold coin.....	1,240.00		
Silver, nickel and copper			
coin .....	6,963.11		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	12,377.00		
<b>Total.....</b>	<b>\$ 543,841.75</b>	<b>Total.....</b>	<b>\$ 543,841.75</b>



### Merchants & Planters Bank

Located at Breaux Bridge, Parish of St. Martin.  
Opened for Business December 1st, 1920.

#### OFFICERS.

L. L. JUDICE, President. P. E. BROUSSARD, Vice-President. A. J. BROUSSARD, Cashier.  
DIRECTORS—L. L. Judice, J. C. Barry, Geo. Doucet, F. S. Broussard, J. T. Bullard, Paul Du  
Bernard, Sied Angelle, J. A. Dominiques, Paul E. Broussard, A. J. Broussard.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 5,479.96	Capital stock paid in.....	\$ 40,000.00
Loans secured by mortgage	19,107.68	Surplus .....	10,000.00
Other loans and discounts..	21,799.76	Undivided profits, less ex-	
Banking house, furniture		penses and taxes paid.....	4,429.31
and fixtures.....	24,049.92	Cashiers' checks outstand-	
Other real estate owned.....	4,911.32	ing .....	217.00
Cash items.....	480.55	Individual deposits subject	
Due from banks and bank-		to check.....	69,630.07
ers (other than above)....	51,577.87	Individual savings deposits	953.80
Gold coin.....	50.00	Time certificates of deposit	8,470.00
Gold certificates.....	864.00		
Silver, nickel and copper			
coin .....	1,679.12		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	3,700.00		
<hr/>		<hr/>	
Total.....	\$ 133,700.18	Total.....	\$ 133,700.18

# Citizens' Bank & Trust Company

Located at Bunkie,

Parish of Avoyelles.

Opened for Business November 11th, 1905.

## OFFICERS.

T. M. MATTHEWS, President.

L. H. JOHNSON, Vice-President.

B. W. CLOPTON, Vice-President.

W. L. CALDWELL, Cashier.

DIRECTORS—Curry Cappel, B. W. Clopton, D. B. Davis, L. H. Johnson, H. E. Lowrey, T. M. Matthews, B. S. Randol, W. P. Smart, H. C. Swann, C. P. Tallaferro, J. M. Weiss.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 1,589.55	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	55,966.28	Surplus .....	30,000.00
Other loans and discounts..	260,381.85	Undivided profits, less ex-	
Overdrafts unsecured.....	1,967.39	penses and taxes paid.....	4,081.62
United States bonds.....	47,000.00	Due to other banks and	
Other bonds, stocks, securi-		bankers .....	20,000.00
ties, etc.....	81.41	Dividends unpaid.....	1,812.00
Banking house, furniture		Certified checks.....	194.03
and fixtures.....	16,620.41	Cashiers' checks outstand-	
Other real estate owned.....	1,263.82	ing .....	369.37
Cash items.....	3,312.97	Individual deposits subject	
Due from banks and bank-		to check.....	199,596.84
ers (other than above)....	74,839.66	Individual savings deposits	12,446.55
Gold coin.....	562.50	Time certificates of deposit	72,350.70
Silver, nickel and copper		Bills payable.....	79,855.00
coin .....	4,519.48	Notes and bills rediscounted	3,556.21
National bank notes and all		Reserved for interest and	
issues U. S. Government		taxes .....	3,900.00
(Except Gold Cert.).....	10,057.00		
Total.....	\$ 478,162.32	Total.....	\$ 478,162.32

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 23,931.33	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	120,822.82	Surplus .....	30,000.00
Other loans and discounts..	127,138.80	Undivided profits, less ex-	
Overdrafts unsecured.....	1,105.60	penses and taxes paid.....	5,001.54
United States bonds.....	47,000.00	Due to other banks and	
Other bonds, stocks, securi-		bankers .....	36,978.18
ties, etc.....	1,152.41	Dividends unpaid.....	6,042.00
Banking house, furniture		Certified checks.....	13.24
and fixtures.....	18,000.00	Cashiers' checks outstand-	
Other real estate owned.....	1,263.82	ing .....	15.15
Cash items.....	240.82	Individual deposits subject	
Due from banks and bank-		to check.....	172,265.05
ers (other than above)....	108,193.94	Individual savings deposits	28,491.12
Gold coin.....	525.00	Time certificates of deposit	91,540.96
Silver, nickel and copper		Bills payable.....	40,000.00
coin .....	2,690.28	Notes and bills rediscounted	2,568.16
National bank notes and all		Reserved for interest and	
issues U. S. Government		taxes .....	3,792.42
(Except Gold Cert.).....	14,643.00		
Total.....	\$ 466,707.82	Total.....	\$ 466,707.82

### Merchants' & Planters' Bank

Located at Bunkie,

Parish of Avoyelles.

Opened for Business October 1st, 1900.

## OFFICERS.

W. D. HAAS, President.

JNO. T. RHODES, JR., Cashier.

R. J. MARSHALL, Vice-President.

O. C. MARSHALL, Asst. Cashier.

DIRECTORS—Jno. T. Rhodes, Jr., R. J. Marshall, W. D. Haas, H. K. Bubenzer, W. W. Hardy, Samuel Haas, Jr., A. Balest.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 820,714.79	Capital stock paid in.....	\$ 100,000.00
Loans secured by mortgage	148,676.30	Surplus .....	28,000.00
Other loans and discounts..	209,575.08	Undivided profits, less ex-	
Overdrafts secured.....	406.65	penses and taxes paid.....	4,970.43
United States bonds.....	59,200.00	Unearned discount.....	2,317.49
Other bonds, stocks, securi-		Due to other banks and	
ties, etc.....	1,666.00	bankers .....	31,425.69
Banking house, furniture		Dividends unpaid.....	15,000.00
and fixtures.....	26,300.00	Certified checks.....	356.45
Cash items.....	134.55	Cashiers' checks outstand-	
Due from banks and bank-		ing .....	2,273.08
ers (other than above)....	123,459.39	Individual deposits subject	
Gold coin.....	8,570.00	to check.....	448,212.54
Silver, nickel and copper		Individual savings deposits	424,900.31
coin .....	7,355.20	Time certificates of deposit	266,976.85
National bank notes and all		Bills payable.....	100,000.00
issues U. S. Government		Reserved for interest and	
(Except Gold Cert.).....	23,781.00	taxes .....	9,406.12
Suspense account.....	4,000.00		
Total.....	\$1,433,838.96	Total.....	\$1,433,838.96

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 734,676.65	Capital stock paid in.....	\$ 100,000.00
Loans secured by mortgage	144,711.54	Surplus .....	28,000.00
Other loans and discounts..	135,170.73	Undivided profits, less ex-	
Overdrafts unsecured.....	136.88	penses and taxes paid.....	5,858.08
United States bonds.....	113,550.00	Unearned discount.....	1,326.48
Other bonds, stocks, securi-		Due to other banks and	
ties, etc.....	3,421.00	bankers .....	152,508.90
Banking house, furniture		Dividends unpaid.....	15,150.00
and fixtures.....	26,741.99	Cashiers' checks outstand-	
Other real estate owned.....	477.40	ing .....	1,681.46
Cash items.....	174.87	Individual deposits subject	
Due from banks and bank-		to check.....	379,204.08
ers (other than above)....	282,415.87	Individual savings deposits	275,153.98
Gold coin.....	8,535.00	Time certificates of deposit	190,701.85
Silver, nickel and copper		Bills payable.....	257,500.00
coin .....	10,051.55	Reserved for interest and	
National bank notes and all		taxes .....	8,320.29
issues U. S. Government		Bonds borrowed.....	60,000.00
(Except Gold Cert.).....	13,342.00		
Suspense account.....	2,000.00		
Total.....	\$1,475,405.48	Total.....	\$1,475,405.48

### Citizens' Bank

Located at Campiti,

Parish of Natchitoches.

Opened for Business February 14th, 1911.

## OFFICERS.

E. C. READHEIMER, President.

I. RAPHIEL, Vice-President.

ROBT. HART, JR., Cashier.

DIRECTORS—I. Raphiel, J. E. Cloutier, F. G. Gallaspy, W. F. Teen, E. C. Readheimer, A. M. Gillen, H. O. Wimberly, J. R. Weaver, J. O. Williams.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 3,205.20	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	48,566.75	Surplus .....	5,000.00
Other loans and discounts..	126,224.57	Undivided profits, less ex-	
Overdrafts unsecured.....	1,518.98	penses and taxes paid.....	3,847.11
United States bonds.....	11,500.00	Cashiers' checks outstand-	
Other bonds, stocks, securi-		ing .....	317.69
ties, ec.....	1,246.11	Individual deposits subject	
Banking house, furniture		to check.....	81,453.69
and fixtures.....	4,800.00	Time certificates of de-	
Cash items.....	117.25	posit .....	22,766.89
Due from banks and bank-		Bills payable.....	92,500.00
ers (other than above)....	14,448.62	Reserved for interest and	
Gold coin.....	271.00	taxes .....	400.00
Silver, nickel and copper			
coin .....	1,521.90		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	7,817.00		
Suspense account.....	48.00		
Total.....	\$ 221,285.38	Total.....	\$ 221,285.38

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 3,240.00	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	36,987.02	Surplus .....	5,000.00
Other loans and discounts..	86,847.73	Undivided profits, less ex-	
Overdrafts unsecured.....	1,100.44	penses and taxes paid.....	4,002.17
United States bonds.....	12,000.00	Dividends unpaid.....	1,500.00
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	40.00	ing .....	1,519.90
Banking house, furniture		Individual deposits subject	
and fixtures.....	4,800.00	to check.....	104,234.43
Cash items.....	539.55	Time certificates of deposit	17,292.00
Due from banks and bank-		Bills payable.....	42,000.00
ers (other than above)....	36,716.11		
Gold coin.....	267.00		
Silver, nickel and copper			
coin .....	1,188.65		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	5,490.00		
Suspense account.....	1,332.00		
Total.....	\$ 190,548.50	Total.....	\$ 190,548.50



# Castor State Bank

Located at Castor,

Parish of Bienville.

Opened for Business October 1st, 1912.

## OFFICERS.

J. RUSH WIMBERLY, President.

GAY MARTIN, Cashier.

C. W. CAMPBELL, Vice-President.

DIRECTORS—J. Rush Wimberly, C. W. Campbell, H. R. Lacy, W. H. Bogan, W. C. Carlile, Jesse McInnis, A. W. Lawson, W. A. Sullivan, Gay Martin.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 20,348.31	Capital stock paid in.....	\$ 10,000.00
Loans secured by mortgage	11,609.56	Surplus .....	3,000.00
Other loans and discounts..	60,454.22	Undivided profits, less ex-	
Overdrafts secured.....	216.74	penses and taxes paid.....	680.00
Overdrafts unsecured.....	26.16	Cashiers' checks outstand-	
Other bonds, stocks, securi-		ing .....	1,737.50
ties, etc.....	400,209.89	Individual deposits subject	
Banking house, furniture		to check.....	101,529.64
and fixtures.....	3,231.56	Time certificates of deposit	429,100.90
Other real estate owned.....	400.00		
Due from banks and bank-			
ers (other than above)....	36,573.88		
Checks on other banks.....	1,338.15		
Gold coin.....	140.00		
Silver, nickel and copper			
coin .....	379.39		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	9,753.00		
Suspense account.....	1,367.18		
Total.....	\$ 546,048.04	Total.....	\$ 546,048.04

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 23,481.96	Capital stock paid in.....	\$ 10,000.00
Loans secured by mortgage	19,329.53	Surplus .....	3,500.00
Other loans and discounts..	41,666.40	Undivided profits, less ex-	
Overdrafts unsecured.....	354.47	penses and taxes paid.....	3,031.88
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	247,884.11	ing .....	815.65
Banking house, furniture		Individual deposits subject	
and fixtures.....	3,231.56	to check.....	69,240.23
Other real estate owned.....	1,265.25	Time certificates of deposit	276,080.37
Due from banks and bank-		Amount due to persons not	
ers (other than above)....	20,571.52	included in foregoing.....	1,000.00
Checks on other banks.....	96.50		
Gold coin.....	275.00		
Silver, nickel and copper			
coin .....	604.54		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	4,816.00		
Suspense account.....	91.29		
Total.....	\$ 363,668.13	Total.....	\$ 363,668.13

## Cedar Grove State Bank

Located at Cedar Grove,

Opened for Business November 2nd, 1920.

Parish of Caddo.

## OFFICERS.

O. P. TORRANCE, President.

W. F. SMITHER, Cashier.

DIRECTORS—O. P. Torrance, Louis Mottet, C. C. Winebarger, W. E. Smither, B. R. Hendricks,

U. S. Bartmess, Emile Bizet, E. M. Norris.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	26,000.00	Capital stock paid in.....\$	25,000.00
Other loans and discounts..	26,137.76	Surplus .....	2,500.00
United States bonds.....	858.83	Undivided profits, less ex-	
Other bonds, stocks, securi-		penses and taxes paid.....	19.65
ties, etc., W. S. S.....	344.96	Cashiers' checks outstand-	
Banking house, furniture		ing .....	215.10
and fixtures.....	2,506.20	Individual deposits subject	
Interest paid and revenue		to check.....	56,876.19
stamps .....	19.83		
Checks for clearing house....	20,884.90		
Checks on other banks.....	2,465.66		
Silver, nickel and copper			
coin .....	523.63		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	4,869.17		
Total.....\$	84,610.94	Total.....\$	84,610.94

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	28,462.57	Capital stock paid in.....\$	25,000.00
Other loans and discounts..	45,053.71	Surplus .....	2,500.00
Overdrafts secured.....	1,438.77	Undivided profits, less ex-	
Overdrafts unsecured.....	104.02	penses and taxes paid.....	295.65
United States bonds.....	557.51	Certified checks.....	183.09
Banking house, furniture		Individual deposits subject	
and fixtures.....	7,895.33	to check.....	69,917.34
Other real estate owned....	1,977.05	Demand certificates of de-	
Cash items.....	393.16	posit .....	700.00
Due from banks and bank-		Certificates of deposit for	
ers (other than above)....	17,599.77	borrowed money.....	10,000.00
Gold coin.....	85.00		
Silver, nickel and copper			
coin .....	633.18		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	4,260.00		
Suspense account.....	136.01		
Total.....\$	108,596.08	Total.....\$	108,596.08

### The Centreville Bank

Located at Centreville,

Opened for Business July 17, 1905.

Parish of St. Mary.

J. C. CLAUSEN, President.

OSCAR BOUDREAU, Vice-President.

DIRECTORS—Jno. C. Clausen, H. S. Nordyke, Ed. Robichaux, S. Delaune, Isaac S. Wooster,

O. Boudreaux, A. F. Ricaud.

## OFFICERS.

I. S. WOOSTER, Cashier.

ERNEST J. RICAUD, Asst. Cashier.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 30,090.00	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	83,896.73	Surplus .....	15,000.00
Other loans and discounts..	150,548.20	Undivided profits, less ex-	
Banking house, furniture		penses and taxes paid.....	2,172.37
and fixtures.....	5,200.62	Dividends unpaid.....	160.00
Cash items.....	75.00	Individual deposits subject	
Due from banks and bank-		to check.....	73,625.00
ers (other than above)....	16,569.10	Time certificates of deposit	75,914.91
Gold Coin.....	220.00	Bills payable.....	110,000.00
Silver, nickel and copper		Amount due to persons not	
coin .....	1,398.62	included in foregoing.....	282.99
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	4,157.00		
<b>Total.....</b>	<b>\$ 292,155.27</b>	<b>Total.....</b>	<b>\$ 292,155.27</b>

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 28,800.00	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	159,941.89	Surplus .....	15,000.00
Other loans and discounts..	126,962.87	Undivided profits, less ex-	
Overdrafts secured.....	10,800.72	penses and taxes paid.....	1,620.71
Overdrafts unsecured.....	239.11	Dividends unpaid.....	160.00
Banking house, furniture		Individual deposits subject	
and fixtures.....	5,240.12	to check.....	51,084.14
Cash items.....	309.10	Time certificates of deposit	57,705.24
Due from banks and bank-		Bills payable.....	205,694.10
ers (other than above)....	10,821.11	Amount due to persons not	
Gold coin.....	230.00	included in foregoing.....	839.87
Silver, nickel and copper			
coin .....	458.14		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	3,301.00		
<b>Total.....</b>	<b>\$ 347,104.06</b>	<b>Total.....</b>	<b>\$ 347,104.06</b>

## Peoples' Bank

Located at Chatham.

Parish of Jackson.

Opened for Business January 17th, 1908.

## OFFICERS.

R. B. WOMACK, President.

S. C. WILDER, Vice-President.

J. A. SMITH, Cashier.

DIRECTORS—C. M. Womack, W. D. Womack, B. L. Anders, I. T. Anders, J. J. Shell, A. F. Stones.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	5,369.50	Capital stock paid in.....\$	10,040.00
Other loans and discounts..	44,710.11	Undivided profits, less ex-	
Overdrafts unsecured.....	84.79	penses and taxes paid.....	1,842.75
United States bonds.....	450.00	Individual deposits subject	
Other bonds, stocks, securi-		to check.....	35,483.37
ties, etc.....	1,620.00	Time certificates of deposit	25,922.23
Banking house, furniture			
and fixtures.....	5,019.00		
Other real estate owned.....	1,000.00		
Cash items.....	727.00		
Due from banks and bank-			
ers (other than above)....	12,037.92		
Gold coin.....	167.50		
Silver, nickel and copper			
coin .....	666.53		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	1,436.00		
Total.....\$	73,288.35	Total.....\$	73,288.35

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Other loans and discounts.\$	36,069.93	Capital stock paid in.....\$	10,040.00
Overdrafts unsecured.....	1,256.79	Undivided profits, less ex-	
United States bonds.....	125.00	penses and taxes paid.....	3,699.40
Banking house, furniture		Demand certificates of de-	
and fixtures.....	5,024.00	posit .....	24,141.36
Other real estate owned.....	950.00	Time certificates of deposit	22,130.66
Due from banks and bank-			
ers (other than above)....	13,933.14		
Gold coin.....	162.50		
Silver, nickel and copper			
coin .....	482.06		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	2,008.00		
Total.....\$	60,011.42	Total.....\$	60,011.42



### Planters' Bank

Located at Cheneyville,

Parish of Rapides.

Opened for Business December 15th, 1909.

#### OFFICERS.

H. C. SWANN, President.

WIATT MARSHALL, Vice-President.

O. O. CLEVELAND, Cashier.

DIRECTORS—W. D. Haas, W. Marshall, H. C. Swann, E. K. Branch, Hill Smith, J. E. Munsen.

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 23,616.96	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	20,817.85	Surplus .....	5,000.00
Other loans and discounts..	81,067.87	Undivided profits, less ex-	
Overdrafts unsecured.....	396.22	penses and taxes paid.....	1,242.94
United States bonds.....	6,500.00	Cashiers' checks outstand-	
Other bonds, stocks, securi-		ing .....	711.52
ties, etc.....	81.97	Individual deposits subject	
Banking house, furniture		to check.....	96,226.86
and fixtures.....	5,058.31	Time certificates of deposit	45,879.99
Cash items.....	239.85		
Due from banks and bank-			
ers (other than above)....	22,203.82		
Gold coin.....	365.00		
Silver, nickel and copper			
coin .....	259.46		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	3,454.00		
Total.....	\$ 164,061.31	Total.....	\$ 164,061.31

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 7,606.69	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	19,191.81	Surplus .....	5,000.00
Other loans and discounts..	78,899.55	Undivided profits, less ex-	
Overdrafts unsecured.....	336.39	penses and taxes paid.....	2,222.80
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	7,375.00	ing .....	714.58
Banking house, furniture		Individual deposits subject	
and fixtures.....	5,058.31	to check.....	81,931.91
Other real estate owned.....	3,553.02	Time certificates of deposit	32,590.01
Cash items.....	179.23		
Due from banks and bank-			
ers (other than above)....	13,935.26		
Gold coin.....	442.00		
Silver, nickel and copper			
coin .....	808.04		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	74.00		
Total.....	\$ 137,459.30	Total.....	\$ 137,459.30

**Bank of Choudrant**

Located at Choudrant,

Parish of Lincoln.

Opened for Business November 13th, 1912.

**OFFICERS.**

T. J. NORRIS, President.

W. L. EMERY, Vice-President.

J. N. GIBSON, Vice-President.

C. E. VINING, Cashier.

DIRECTORS—T. J. Norris, W. A. Sanderson, T. J. Green, W. L. Emery, J. B. Hennen, D. L. Roark, W. H. Coon, E. A. Taylor, J. N. Gibson.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Loans secured by mortgage..\$	48,556.79	Capital stock paid in.....\$	10,000.00
Other loans and discounts..	42,355.35	Surplus .....	6,500.00
Overdrafts unsecured.....	612.64	Undivided profits, less ex-	
United States bonds.....	3,671.36	penses and taxes paid.....	1,943.47
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	3,882.51	ing .....	7.16
Cash items.....	772.01	Individual deposits subject	
Due from banks and bank-		to check.....	68,636.18
ers .....	13,040.94	Time certificates of deposit	31,923.96
Gold coin.....	2.50	Amount due to persons not	
Gold certificates.....	1,890.00	included in foregoing.....	445.00
Silver, nickel and copper			
coin .....	1,121.67		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	3,550.00		
<b>Total.....\$</b>	<b>119,455.77</b>	<b>Total.....\$</b>	<b>119,455.77</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Loans secured by mortgage..\$	29,912.43	Capital stock paid in.....\$	10,000.00
Other loans and discounts..	29,491.60	Surplus .....	6,500.00
Overdrafts unsecured.....	801.01	Undivided profits, less ex-	
United States bonds.....	3,671.36	penses and taxes paid.....	1,293.33
Banking house, furniture		Individual deposits subject	
and fixtures.....	3,851.61	to check.....	65,101.76
Cash items.....	58.68	Time certificates of deposit	42,252.39
Due from banks and bank-			
ers (other than above)....	51,317.02		
Gold coin.....	22.50		
Gold certificates.....	1,250.00		
Silver, nickel and copper			
coin .....	767.27		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	4,004.00		
<b>Total.....\$</b>	<b>125,147.48</b>	<b>Total.....\$</b>	<b>125,147.48</b>

### Commercial Bank & Trust Company

Located at Church Point,

Parish of Acadia.

Opened for Business May 3rd, 1902.

## OFFICERS.

HOMER BAROUSSE, President.

H. J. DAVID, Vice-President.

LLOYD FRANQUES, Cashier.

DIRECTORS—Homer Barousse, Lloyd Franques, Laurent Barrousse, J. E. Daigle, Edward Daigle, Albert Breaux, Homer David, Lucius David, W. L. Briscoe.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	170,070.00	Capital stock paid in.....\$	60,000.00
Other loans and discounts..	238,332.13	Undivided profits, less ex-	
Overdrafts unsecured.....	4,885.56	penses and taxes paid.....	70.67
United States bonds.....	18,550.00	Cashiers' checks outstand-	
Other bonds, stocks, securi-		ing .....	2,788.16
ties, etc.....	3,000.00	Individual deposits subject	
Banking house, furniture		to check.....	47,620.89
and fixtures.....	8,863.75	Time certificates of deposit	70,442.90
Other real estate owned....	337.00	Bills payable.....	272,500.00
Cash items.....	2,617.60	Notes and bills rediscounted	2,000.00
Due from banks and bank-			
ers (other than above)....	3,980.79		
Gold coin.....	230.00		
Silver, nickel and copper			
coin .....	1,680.79		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	2,875.00		
Total.....\$	455,422.62	Total.....\$	455,422.62

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....\$	181,271.46	Capital stock paid in.....\$	60,000.00
Loans secured by mortgage	140,714.10	Undivided profits, less ex-	
Overdrafts unsecured.....	2,300.50	penses and taxes paid.....	2,140.37
United States bonds.....	50.00	Cashiers' checks outstand-	
Banking house, furniture		ing .....	3,818.18
and fixtures.....	9,220.15	Individual deposits subject	
Due from banks and bank-		to check.....	57,990.71
ers (other than above)....	9,894.94	Time certificates of deposit	49,852.65
Gold coin.....	395.00	Bills payable.....	175,656.02
Gold certificates.....	600.00		
Silver, nickel and copper			
coin .....	521.78		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	490.00		
Accrued interest receivable,			
on notes bearing interest			
from date.....	4,000.00		
Total.....\$	349,457.93	Total.....\$	349,457.93

**Farmers' Bank & Trust Company**

Located at Church Point,

Parish of Acadia.

Opened for Business November 29th, 1919.

**OFFICERS.****EDWARD DAIGLE, President.****ERNEST H. RICHARD, Vice-President.****ALBERT BREAUX, Vice-President.****PAUL R. BREAUX, Cashier.****DIRECTORS**—Edward Daigle, Garland L. Dejean, J. E. Daigle, Albert Breaux, Ernest H. Richard, H. G. Vautrot, Theodore Daigle, Dupre Richard, Jr., Dr. William Childs, Valrie Bourque, Oscar Daigle, Etienne Thibodeaux, John Horecky.**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....\$	2,100.00	Capital stock paid in.....\$	65,000.00
Loans secured by mortgage	70,166.20	Surplus .....	2,000.00
Other loans and discounts..	211,239.83	Undivided profits, less ex-	
United States bonds.....	5,500.00	penses and taxes paid.....	6,866.97
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	16,250.00	ing .....	375.36
Banking house, furniture		Individual deposits subject	
and fixtures.....	9,979.65	to check.....	66,294.77
Cash items.....	339.33	Time certificates of deposit	38,226.91
Due from banks and bank-		Certificates of deposit for	
ers (other than above)....	2,339.37	borrowed money.....	8,500.00
Gold coin.....	1,145.00	Bills payable.....	126,000.00
Silver, nickel and copper		Notes and bills rediscounted	9,100.00
coin .....	1,016.63		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	2,288.00		
<b>Total.....\$</b>	<b>322,364.01</b>	<b>Total.....\$</b>	<b>322,364.01</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....\$	9,448.53	Capital stock paid in.....\$	65,000.00
Loans secured by mortgage	80,052.34	Surplus .....	4,000.00
Other loans and discounts..	132,739.16	Undivided profits, less ex-	
Overdrafts unsecured.....	1,106.88	penses and taxes paid.....	8,786.74
United States bonds.....	500.00	Due to other banks and	
Banking house, furniture		bankers .....	3,000.00
and fixtures.....	9,979.65	Cashiers' checks outstand-	
Other real estate owned.....	1,980.00	ing .....	218.99
Due from banks and bank-		Individual deposits, subject	
ers (other than above)....	13,093.09	to check.....	88,339.85
Checks on other banks.....	109.14	Time certificates of deposit	35,540.46
Gold coin.....	1,175.00	Certificates of deposit for	
Silver, nickel and copper		borrowed money.....	12,216.52
coin .....	1,660.12	Bills payable.....	36,900.00
National bank notes and all		Notes and bills rediscounted	1,870.35
issues U. S. Government		Reserved for interest and	
(Except Gold Cert.).....	6,029.00	taxes .....	2,000.00
<b>Total.....\$</b>	<b>257,872.91</b>	<b>Total.....\$</b>	<b>257,872.91</b>



### Bank of Clinton

Located at Clinton,

Parish of East Feliciana.

Opened for Business November, 1897.

## OFFICERS.

A. P. IRWIN, President.

C. W. BALL, Vice-President.

J. C. DECUIR, Cashier.

A. L. IRWIN, Asst. Cashier.

DIRECTORS—A. P. Irwin, J. C. Decuir, O. D. Brooks, Geo. J. Reiley, W. L. Haney, W. Stewart, Thomas Sadler, C. W. Ball, C. B. Trotter, X. D. Hays, W. H. Bennett.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 11,485.46	Capital stock paid in.....	\$ 30,000.00
Loans secured by mortgage	141,273.51	Surplus .....	15,000.00
Other loans and discounts..	82,191.20	Undivided profits, less ex-	
Overdrafts secured.....	2,166.47	penses and taxes paid.....	8,308.19
Overdrafts unsecured.....	162.60	Due to other banks and	
United States bonds.....	32,599.48	bankers .....	264.50
Banking house, furniture		Dividends unpaid.....	84.00
and fixtures.....	3,757.55	Certified checks.....	31.83
Cash items.....	67.45	Cashiers' checks outstand-	
Due from banks and bank-		ing .....	597.48
ers (other than above)....	10,609.45	Individual deposits subject	
Gold coin.....	425.00	to check.....	121,395.99
Silver, nickel and copper		Individual savings deposits	62,134.75
coin .....	2,453.02	Bills payable.....	30,000.00
National bank notes and all		Notes and bills rediscounted	30,000.00
issues U. S. Government			
(Except Gold Cert.).....	10,584.00		
Suspense account.....	41.25		
Total.....	\$ 297,816.74	Total.....	\$ 297,816.74

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 9,136.94	Capital stock paid in.....	\$ 30,000.00
Loans secured by mortgage	157,765.46	Surplus .....	15,000.00
Other loans and discounts..	69,020.52	Undivided profits, less ex-	
Overdrafts unsecured.....	122.63	penses and taxes paid.....	9,282.65
United States bonds.....	34,900.00	Dividends unpaid.....	12.00
Banking house, furniture		Certified checks.....	10.20
and fixtures.....	4,171.55	Cashiers' checks outstand-	
Other real estate owned.....	285.00	ing .....	584.91
Cash items.....	239.24	Individual deposits subject	
Due from banks and bank-		to check.....	111,378.92
ers (other than above)....	9,926.07	Individual savings deposits	71,499.99
Gold coin.....	430.00	Bills payable.....	30,000.00
Silver, nickel and copper		Notes and bills rediscounted	27,000.00
coin .....	1,256.65	Amount due to persons not	
National bank notes and all		included in foregoing.....	3.39
issues U. S. Government			
(Except Gold Cert.).....	7,518.00		
Total.....	\$ 294,772.06	Total.....	\$ 294,772.06

**Bank of Cloutierville**

Located at Cloutierville,

Parish of Natchitoches.

Opened for Business April 3rd, 1921.

**OFFICERS.**

F. A. CHARLEVILLE, President.

J. C. CARNAHAN, Vice-President.

C. F. KERRY, Cashier.

**DIRECTORS**—F. A. Charleville, J. C. Carnahan, Chas. Bertrand, John Abraham, J. E. Kerry,  
J. M. Towres, J. P. Guillot, W. H. Russell, L. E. Rachel, A. H. Masson, R. Rachal, H. Cohen,  
E. Caspari, E. De Lacard, R. T. Delouch.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 4,990.00	Capital stock paid in.....	\$ 25,000.00
Loans secured by mortgage	12,138.66	Earnings to date.....	1,707.60
Other loans and discounts..	12,730.62	Cashiers' checks outstand-	
Overdrafts unsecured.....	1,361.12	ing .....	610.15
Organization expenses.....	388.88	Individual deposits subject	
Expense account.....	2,928.63	to check.....	31,712.51
Banking house, furniture		Time certificates of deposit	1,441.84
and fixtures.....	11,069.55	Bills payable.....	140.00
Cash items.....	59.32		
Due from banks and bank-			
ers (other than above)....	8,117.93		
Gold coin.....	65.00		
Silver, nickel and copper			
coin .....	1,094.02		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	4,472.00		
Suspense account.....	1,196.37		
<b>Total.....</b>	<b>\$ 60,612.10</b>	<b>Total.....</b>	<b>\$ 60,612.10</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 15,275.50	Capital stock paid in.....	\$ 25,000.00
Loans secured by mortgage	11,850.52	Undivided profits, less ex-	
Other loans and discounts..	5,823.21	penses and taxes paid.....	594.97
Overdrafts unsecured.....	220.64	Cashiers' checks outstand-	
Banking house, furniture		ing .....	91.15
and fixtures.....	11,234.72	Individual deposits subject	
Due from banks and bank-		to check.....	21,042.44
ers (other than above)....	3,179.33	Individual savings deposits	34.00
Gold coin.....	85.00	Time certificates of deposit	4,056.37
Silver, nickel and copper			
coin .....	831.01		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	2,319.00		
<b>Total.....</b>	<b>\$ 50,818.93</b>	<b>Total.....</b>	<b>\$ 50,818.93</b>

# Bank of Colfax

Located at Colfax,

Parish of Grant.

 Branch at Colfax, near Depot.  
 Opened for Business October 16th, 1901.

## OFFICERS.

J. H. McNEELY, Chairman of Board.

EARL ROBERTS, President.

T. C. BUSH, Vice-President.

 DIRECTORS—J. H. McNeely, J. H. Williams, W. O. Harrison, J. W. Bolton, T. C. Bush,  
 W. Duncan, G. H. McKnight, E. B. Gray, C. H. Teal, J. C. McKnight, Earl Roberts.

J. C. McKNIGHT, Cashier.

R. C. BENNETT, Asst. Cashier.

A. C. FAIRCLOTH, Asst. Cashier.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 106,323.76	Capital stock paid in.....	\$ 75,000.00
Loans secured by mortgage	117,832.42	Surplus .....	15,625.00
Other loans and discounts	238,948.78	Undivided profits, less ex-	
Overdrafts secured.....	14,065.15	penses and taxes paid.....	1,290.60
Overdrafts unsecured.....	5,654.31	Cashiers' checks outstand-	
United States bonds.....	41,346.00	ing .....	1,185.69
Other bonds, stocks, securi-		Individual deposits subject	
ties, etc.....	5,229.76	to check.....	320,581.52
Banking house, furniture		Time certificates of deposit	73,997.68
and fixtures.....	12,500.00	Certificates of deposit for	
Cash items.....	1,645.14	borrowed money.....	22,362.50
Due from banks and bank-		Notes and bills rediscounted	87,438.08
ers (other than above)....	125,971.87	Bills payable.....	90,000.00
Gold coin.....	3,262.50	Amount due to persons not	
Silver, nickel and copper		included in foregoing.....	788.75
coin .....	2,314.13		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	13,176.00		
Total.....	\$ 688,269.82	Total.....	\$ 688,269.82

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 39,598.58	Capital stock paid in.....	\$ 75,000.00
Loans secured by mortgage	118,571.82	Surplus .....	15,625.00
Other loans and discounts..	243,973.87	Undivided profits, less ex-	
Overdrafts secured.....	2,113.86	penses and taxes paid.....	5,317.40
Overdrafts unsecured.....	6,454.75	Cashiers' checks outstand-	
United States bonds.....	15,650.00	ing .....	1,960.76
Other bonds, stocks, securi-		Individual deposits subject	
ties, etc.....	5,904.76	to check.....	381,507.66
Banking house, furniture		Individual savings deposits	11,107.72
and fixtures.....	13,000.00	Time certificates of deposit	52,951.33
Other real estate owned.....	2,040.00	Certificates of deposit for	
Cash items.....	1,469.79	borrowed money.....	27,553.37
Due from banks and bank-		Bills payable.....	57,500.00
ers (other than above)....	169,681.40	Notes and bills rediscounted	8,320.00
Checks on other banks.....	367.56	Amount due to persons not	
Gold coin.....	3,357.50	included in foregoing.....	926.25
Silver, nickel and copper			
coin .....	1,901.60		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	13,684.00		
Total.....	\$ 637,769.49	Total.....	\$ 637,769.49

## Grant State Bank

Located at Colfax,

Opened for Business August 14th, 1920.

Parish of Grant.

## OFFICERS.

DR. E. H. BLACKWOOD, President. J. E. SWOFFORD, Cashier.  
 W. A. BROWNELL, Vice-President. A. E. SWOFFORD, Asst. Cashier.  
 DIRECTORS—W. A. Brownlee, O. A. Hargis, E. H. Blackwood, E. S. Murrell, W. C. Carnahan,  
 W. J. Tison, L. O. Clinton, J. H. Blackshear, P. A. Dean, J. E. Swofford, L. B. Gay, Jr.,  
 L. M. Futrell, A. Jackson, John Abraham, R. H. Tuminello.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 4,522.89	Capital stock paid in.....	\$ 45,000.00
Loans secured by mortgage	12,905.81	Undivided profits, less ex-	
Other loans and discounts..	38,487.30	penses and taxes paid.....	522.48
Overdrafts secured and un-		Cashiers' checks outstand-	
secured .....	908.68	ing .....	1,018.00
Other bonds, stocks, securi-		Individual deposits subject	
ties, etc.....	325.00	to check.....	71,596.68
Due from banks and bank-		Time certificates of deposit	4,257.52
ers (other than above)....	34,660.41		
Gold coin.....	205.00		
Silver, nickel and copper			
coin .....	3,563.10		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	5,247.00		
Total.....	\$ 122,394.68	Total.....	\$ 122,394.68

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 21,071.31	Capital stock paid in.....	\$ 45,000.00
Loans secured by mortgage	27,741.41	Surplus .....	1,500.00
Other loans and discounts..	57,396.78	Undivided profits, less ex-	
Overdrafts unsecured.....	630.39	penses and taxes paid.....	1,295.42
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	585.00	ing .....	470.79
Banking house, furniture		Individual deposits subject	
and fixtures.....	21,666.40	to check.....	73,257.75
Cash items.....	369.35	Time certificates of deposit	5,622.52
Due from banks and bank-		Certificates of deposit for	
ers (other than above)....	22,146.07	borrowed money.....	34,253.24
Checks on other banks.....	773.27		
Gold coin.....	592.50		
Silver, nickel and copper			
coin .....	3,489.24		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	4,938.00		
Total.....	\$ 161,399.72	Total.....	\$ 161,399.72



**Bank of Collinston**

Located at Collinston,

Parish of Morehouse.

Opened for Business June 13th, 1907.

**OFFICERS.**

WINDSOR PIPES, President.

Z. D. FREEMAN, Cashier.

W. A. PAGE, Vice-President.

DIRECTORS—W. Pipes, J. B. Vaughan, J. A. Boyd, W. A. Page, I. T. Robertson, F. McConnell, Z. D. Freeman.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 2,500.00	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	4,000.00	Surplus .....	1,095.79
Other loans and discounts..	40,426.37	Undivided profits, less ex-	
Overdrafts secured.....	525.82	penses and taxes paid.....	1,025.79
Overdrafts unsecured.....	705.76	Individual deposits subject	
United States bonds.....	11,563.67	to check.....	38,087.66
Banking house, furniture		Time certificates of deposit	13,290.95
and fixtures.....	6,447.53	Bills payable.....	10,000.00
Cash items.....	208.93		
Due from banks and bank-			
ers (other than above)....	5,286.28		
Gold coin.....	105.00		
Silver, nickel and copper			
coin .....	1,665.83		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	5,065.00		
<b>Total.....</b>	<b>\$ 78,500.19</b>	<b>Total.....</b>	<b>\$ 78,500.19</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 15,000.00	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	3,000.00	Surplus .....	1,500.00
Other loans and discounts..	39,395.21	Undivided profits, less ex-	
Overdrafts secured.....	1,866.92	penses and taxes paid.....	854.62
Overdrafts unsecured.....	351.32	Individual deposits subject	
United States bonds.....	132.85	to check.....	49,567.75
Banking house, furniture		Time certificates of deposit	14,809.08
and fixtures.....	6,447.53		
Cash items.....	81.23		
Due from banks and bank-			
ers (other than above)....	9,877.41		
Gold coin.....	135.00		
Silver, nickel and copper			
coin .....	695.98		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	4,748.00		
<b>Total.....</b>	<b>\$ 81,731.45</b>	<b>Total.....</b>	<b>\$ 81,731.45</b>

# The Caldwell Bank & Trust Company

Located at Columbia, Parish of Caldwell.  
Opened for Business January 12th, 1903.

## OFFICERS.

C. A. TRAYLOR, President.  
J. R. BROWN, Vice-President.  
A. D. BRIDGER, Cashier.  
J. W. KIDD, Asst. Cashier.  
DIRECTORS—C. A. Traylor, J. R. Brown, A. D. Bridger, R. R. Redditt, W. E. Godfrey,  
Dr. L. R. Adams, Dr. S. H. Brown, M. Jarrell, H. C. Blanks, A. B. Hundley, C. E. Slagle,  
Finus Brown, T. J. James, W. D. McSween, M. L. Howard.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 13,633.96	Capital stock paid in.....	\$ 75,000.00
Loans secured by mortgage	117,947.18	Surplus .....	25,000.00
Other loans and discounts..	279,860.43	Undivided profits, less ex-	
Overdrafts secured.....	1,127.51	penses and taxes paid.....	5,756.71
Overdrafts unsecured.....	1,004.34	Dividends unpaid.....	9,000.00
United States bonds.....	5,650.00	Cashiers' checks outstand-	
Banking house, furniture		ing .....	1,391.02
and fixtures.....	5,478.47	Individual deposits subject	
Cash items.....	1,353.51	to check.....	217,606.62
Due from banks and bank-		Time certificates of deposit	101,373.40
ers (other than above)....	36,687.88	Bills payable.....	40,000.00
Gold coin.....	225.00		
Silver, nickel and copper			
coin .....	1,391.02		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	10,690.00		
Total.....	\$ 475,127.75	Total.....	\$ 475,127.75

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 2,590.01	Capital stock paid in.....	\$ 75,000.00
Loans secured by mortgage	130,188.96	Surplus .....	25,000.00
Other loans and discounts..	204,807.34	Undivided profits, less ex-	
Overdrafts secured.....	2,008.89	penses and taxes paid.....	17,043.78
Overdrafts unsecured.....	1,083.83	Dividends unpaid.....	24.00
United States bonds.....	5,650.00	Cashiers' checks outstand-	
Other bonds, stocks, securi-		ing .....	2,890.56
ties, etc.....	5,345.84	Individual deposits subject	
Banking house, furniture		to check.....	156,042.85
and fixtures.....	5,430.87	Time certificates of deposit	78,516.82
Cash items.....	799.23	Bills payable.....	58,000.00
Due from banks and bank-			
ers (other than above)....	44,712.90		
Gold coin.....	515.00		
Silver, nickel and copper			
coin .....	1,096.14		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	8,289.00		
Total.....	\$ 412,518.01	Total.....	\$ 412,518.01

### Citizens' Progressive Bank

Located at Columbia,

Parish of Caldwell.

Opened for Business November 11th, 1916.

#### OFFICERS.

J. W. JAMES, President.

L. C. NUNN, Cashier.

W. G. FERRAND, Vice-President.

C. D. MARTIN, Asst. Cashier.

J. E. McCLANAHAN, Vice-President.

DIRECTORS—J. W. James, W. G. Ferrand, J. E. McClanahan, J. W. King, H. D. Rogers, Geo. Wear,  
L. C. Nunn, Dr. I. B. May, W. B. Reitzell, J. S. Kelly, J. M. Willis, T. Pendola,  
W. H. Waggoner, G. T. McSween, Jr., G. T. Martin.

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 11,200.00	Capital stock paid in.....	\$ 20,000.00
Loans secured by mortgage	55,465.00	Surplus .....	7,000.00
Other loans and discounts..	94,641.16	Undivided profits, less ex-	
Overdrafts unsecured.....	481.94	penses and taxes paid.....	4,407.53
United States bonds.....	5,106.19	Cashiers' checks outstand-	
Banking house, furniture		ing .....	5,232.34
and fixtures.....	9,300.00	Individual deposits subject	
Cash items.....	547.00	to check.....	67,440.92
Due from banks and bank-		Time certificates of deposit	39,398.60
ers (other than above)....	15,571.81	Bills payable.....	50,000.00
Gold coin.....	1,045.00	Amount due to persons not	
Silver, nickel and copper		included in foregoing.....	4,907.00
coin .....	720.29		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	4,308.00		
<b>Total.....</b>	<b>\$ 198,386.39</b>	<b>Total.....</b>	<b>\$ 198,386.39</b>

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 3,450.00	Capital stock paid in.....	\$ 20,000.00
Loans secured by mortgage	60,335.00	Surplus .....	7,000.00
Other loans and discounts..	52,399.59	Undivided profits, less ex-	
Overdrafts unsecured.....	175.58	penses and taxes paid.....	4,300.00
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	9,280.00	ing .....	848.32
Due from banks and bank-		Individual deposits subject	
ers (other than above)....	9,004.75	to check.....	50,950.58
Checks on other banks.....	450.00	Time certificates of deposit	21,310.30
Gold coin.....	750.00	Bills payable.....	28,000.00
Silver, nickel and copper		Notes and bills rediscounted	5,878.55
coin .....	582.83	Cotton account.....	500.00
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	2,460.00		
<b>Total.....</b>	<b>\$ 138,787.75</b>	<b>Total.....</b>	<b>\$ 138,787.75</b>

**Converse State Bank**

Located at Converse,

Parish of Sabine.

Opened for Business February 24th, 1920.

**OFFICERS.**

J. M. JACKSON, President.

W. O. JACKSON, Cashier.

DIRECTORS—J. M. Jackson, J. W. Tatum, G. J. Paul, C. B. McGee, Dr. W. G. Allen, E. A. Hubier,

W. O. Jackson, W. D. Gates.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Loans secured by mortgage..\$	14,931.50	Capital stock paid in.....\$	15,000.00
Other loans and discounts..	26,149.12	Undivided profits, less ex-	
Overdrafts unsecured.....	837.93	penses and taxes paid.....	1,543.89
United States bonds.....	727.75	Cashiers' checks outstand-	
Banking house, furniture		ing .....	1,099.01
and fixtures.....	2,375.00	Individual deposits subject	
Cash items.....	502.06	to check.....	39,607.16
Due from banks and bank-			
ers (other than above)....	9,525.71		
Gold coin.....	45.00		
Silver, nickel and copper			
coin .....	358.23		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	4,906.00		
Suspense account.....	34.08		
<b>Total.....\$</b>	<b>60,392.38</b>	<b>Total.....\$</b>	<b>60,392.38</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Loans secured by mortgage..\$	14,127.74	Capital stock paid in.....\$	15,000.00
Other loans and discounts..	22,223.11	Surplus .....	1,050.00
Overdrafts unsecured.....	100.63	Undivided profits, less ex-	
United States bonds.....	448.80	penses and taxes paid.....	904.90
Banking house, furniture		Certified checks.....	582.73
and fixtures.....	2,488.56	Cashiers' checks outstand-	
Cash items.....	384.43	ing .....	24,478.27
Due from banks and bank-		Time certificates of deposit	3,075.05
ers (other than above)....	3,726.09		
Gold coin.....	15.00		
Silver, nickel and copper			
coin .....	558.82		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	852.00		
Suspense account.....	165.77		
<b>Total.....\$</b>	<b>45,090.95</b>	<b>Total.....\$</b>	<b>45,090.95</b>



### Cottonport Bank

Located at Cottonport,

Parish of Avoyelles.

Opened for Business September 15th, 1902.

#### OFFICERS.

LOUIS A. DUCOTE, President.

P. J. CALLEGARI, Vice-President.

LESTER A. LEMOINE, Cashier.

DIRECTORS—P. J. Callegari, E. B. Coco, Louis A. Ducote, Lester A. Lemoine, A. D. Coco, W. J. Narcotte.

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Loans secured by mortgage..	68,534.10	Capital stock paid in.....\$	25,000.00
Other loans and discounts..	91,108.25	Surplus .....	25,000.00
United States bonds.....	44,700.00	Undivided profits, less ex-	
Other bonds, stocks, securi-		penses and taxes paid.....	223.21
ties, etc.....	12,000.00	Dividends unpaid.....	5,000.00
Banking house, furniture		Certified checks.....	14.55
and fixtures.....	14,000.00	Individual deposits subject	
Due from banks and bank-		to check.....	46,832.26
ers (other than above)....	7,831.86	Individual savings deposits	1,873.68
Gold coin.....	1,107.50	Time certificates of deposit	88,647.52
Silver, nickel and copper		Bills payable.....	50,000.00
coin .....	2,264.51	Reserved for interest and	
National bank notes and all		taxes .....	1,800.00
issues U. S. Government			
(Except Gold Cert.).....	2,845.00		
Total.....	\$ 244,391.22	Total.....	\$ 244,391.22

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Loans secured by mortgage..	72,664.28	Capital stock paid in.....\$	25,000.00
Other loans and discounts..	44,849.70	Surplus .....	25,000.00
United States bonds.....	44,700.00	Undivided profits, less ex-	
Other bonds, stocks, securi-		penses and taxes paid.....	314.03
ties, etc.....	12,000.00	Dividends unpaid.....	4,500.00
Banking house, furniture		Certified checks.....	14.55
and fixtures.....	14,000.00	Individual deposits subject	
Due from banks and bank-		to check.....	49,025.41
ers (other than above)....	10,269.89	Individual savings deposits	4,783.81
Gold coin.....	125.00	Time certificates of deposit	8,794.50
Silver, nickel and copper		Bills payable.....	85,000.00
coin .....	637.43		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	3,186.00		
Total.....	\$ 202,432.30	Total.....	\$ 202,432.30

**The Farmers Bank**

Located at Cottonport,

Parish of Avoyelles.

Opened for Business July 16th, 1920.

**OFFICERS.**

B. J. LEMOINE, President.

H. A. GAUTHIER, Cashier.

L. B. GREMILLION, Vice-President.

THEO. LEMOINE, Asst. Cashier.

DIRECTORS—B. J. Lemoine, Louis Elster, E. M. Bordelon, L. B. Gremillion, A. D. Coco, J. A. Coco,

J. B. Rosenberg, L. C. Juneau, A. J. Gauthier, H. A. Gauthier, W. H. Hamilton.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Other loans and discounts..\$	40,314.07	Capital stock paid in.....\$	34,850.00
Overdrafts unsecured.....	342.37	Undivided profits, less ex-	
Banking house, furniture		penses and taxes paid.....	1,531.46
and fixtures.....	5,500.00	Individual deposits subject	
Due from banks and bank-		to check.....	27,081.15
ers (other than above)....	13,569.45	Time certificates of deposit	8,500.00
Checks on other banks.....	7,363.74		
Gold coin.....	335.00		
Silver, nickel and copper			
coin .....	218.31		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	3,164.00		
Suspense account.....	1,155.67		
Total.....\$	71,962.61	Total.....\$	71,962.61

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Other loans and discounts..\$	75,839.41	Capital stock paid in.....\$	35,000.00
Overdrafts unsecured.....	340.00	Surplus .....	1,000.00
United States bonds.....	9,000.00	Unearned discount.....	649.70
Other bonds, stocks, securi-		Dividends unpaid, No. 1.....	2,800.00
ties, etc.....	20,000.00	Individual deposits subject	
Banking house, furniture		to check.....	96,758.62
and fixtures.....	5,900.00	Time certificates of deposit	26,495.20
Cash items.....	214.30	Reserved for interest and	
Due from banks and bank-		taxes .....	1,200.00
ers (other than above)....	47,369.17		
Gold coin.....	357.50		
Silver, nickel and copper			
coin .....	806.47		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	3,321.00		
Suspense account.....	755.67		
Total.....\$	163,903.52	Total.....\$	163,903.52

# Bank of Cotton Valley

Located at Cotton Valley.

Parish of Webster.

Opened for Business May 29th, 1902.

## OFFICERS.

W. T. GLEASON, President.

G. W. COLE, Cashier.

A. J. HODGES, Vice-President.

DIRECTORS—R. M. Coyle, L. H. Morton, Gus Palmer, S. L. Cole, Jr., G. W. Cole, A. J. Hodges, W. T. Gleason.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 14,500.00	Capital stock paid in.....	\$ 10,000.00
Loans secured by mortgage	36,751.20	Surplus .....	10,000.00
Other loans and discounts..	114,409.76	Undivided profits, less ex-	
Overdrafts secured.....	1,844.57	penses and taxes paid.....	2,767.99
Overdrafts unsecured.....	1,267.68	Cashiers' checks outstand-	
Banking house, furniture		ing .....	1,880.48
and fixtures.....	4,988.43	Individual deposits subject	
Cash items.....	51.75	to check.....	53,354.77
Due from banks and bank-		Demand certificates of de-	
ers (other than above)....	6,720.93	posit .....	4,010.61
Gold coin.....	487.00	Time certificates of deposit	14,359.25
Gold certificates.....	40.00	Certificates of deposit for	
Silver, nickel and copper		borrowed money.....	27,964.03
coin .....	753.81	Bills payable.....	59,700.00
National bank notes and all		Notes and bills rediscounted	1,100.00
issues U. S. Government			
(Except Gold Cert.).....	3,322.00		
Total.....	\$ 185,137.13	Total.....	\$ 185,137.13

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	33,880.50	Capital stock paid in.....\$	10,000.00
Other loans and discounts..	105,647.37	Surplus .....	10,000.00
Overdrafts unsecured.....	1,969.46	Cashiers' checks outstand-	
Banking house, furniture		ing .....	11,680.48
and fixtures.....	4,988.43	Individual deposits subject	
Cash items.....	10.00	to check.....	50,053.25
Due from banks and bank-		Demand certificates of de-	
ers (other than above)....	13,051.06	posit .....	3,053.09
Gold coin.....	732.50	Time certificates of deposit	7,641.86
Gold certificates.....	40.00	Certificates of deposit for	
Silver, nickel and copper		borrowed money.....	50,355.51
coin .....	361.57	Bills payable.....	24,000.00
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	4,871.00		
Suspense account.....	1,232.30		
Total.....	\$ 166,784.19	Total.....	\$ 166,784.19

## Bank of Coushatta

Located at Coushatta,

Parish of Red River.

Opened for Business November 6th, 1897.

## OFFICERS.

W. A. BOYLSTON, President.

W. W. HOLLEY, Cashier.

B. S. STEPHENS, Vice-President.

DIRECTORS—W. A. Boylston, L. M. Howard, B. S. Stephens, A. J. Moss, C. E. Edgerton,  
K. D. Halley, K. A. Lockett, L. B. Howard, Thos. W. Nettles.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 89,172.38	Capital stock paid in.....	\$ 25,000.00
Loans secured by mortgage	247,674.01	Surplus .....	15,750.00
Other loans and discounts..	164,933.94	Undivided profits, less ex-	
Overdrafts secured.....	22,030.40	penses and taxes paid.....	7,124.57
Overdrafts unsecured.....	2,098.44	Individual deposits subject	
United States bonds.....	44,400.00	to check.....	336,342.20
Banking house, furniture		Demand certificates of de-	
and fixtures.....	6,337.51	posit .....	244,608.11
Cash items.....	682.20	Bills payable.....	43,000.00
Due from banks and bank-			
ers (other than above)....	67,261.71		
Checks on other banks.....	6,159.41		
Gold coin.....	4,420.00		
Silver, nickel and copper			
coin .....	2,972.95		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	13,587.00		
Suspense account.....	94.93		
Total.....	\$ 671,824.88	Total.....	\$ 671,824.88

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 123,784.21	Capital stock paid in.....	\$ 25,000.00
Loans secured by mortgage	222,321.96	Surplus .....	15,750.00
Other loans and discounts..	140,450.56	Undivided profits, less ex-	
Overdrafts secured.....	1,955.02	penses and taxes paid.....	6,233.64
Overdrafts unsecured.....	524.09	Individual deposits subject	
United States bonds.....	100.00	to check.....	261,781.54
Banking house, furniture		Time certificates of deposit	219,332.25
and fixtures.....	5,976.06	Bills payable.....	78,000.00
Cash items.....	791.64		
Due from banks and bank-			
ers (other than above)....	87,199.05		
Checks on other banks.....	4,075.35		
Gold coin.....	4,916.50		
Silver, nickel and copper			
coin .....	4,288.99		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	9,714.00		
Total.....	\$ 606,097.43	Total.....	\$ 606,097.43



### Bank of Hall Summit

Located at Coushatta,

Parish of Red River.

Opened for Business November 11th, 1920.

#### OFFICERS.

D. W. STEWART, President.

JULES BARRE, Cashier.

A. J. HUGGINS, Vice-President.

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Loans and discounts.....\$	1,910.97	Capital stock paid in.....\$	14,966.69
Overdrafts unsecured.....	66.84	Cashiers' checks outstand- ing .....	193.72
Banking house, furniture and fixtures.....	4,934.93	Individual deposits subject to check.....	15,153.62
Cash items.....	83.99	Time certificates of deposit	605.61
Due from banks and bank- ers (other than above)....	19,478.58		
Checks on other banks.....	789.44		
Gold coin.....	5.00		
Silver, nickel and copper coin .....	85.59		
National bank notes and all issues U. S. Government (Except Gold Cert.).....	2,990.00		
Suspense account.....	565.30		
Total.....\$	30,919.64	Total.....\$	30,919.64

NOW BRANCH OF PEOPLE'S STATE BANK, COUSHATTA.

## Peoples' State Bank

Located at Coushatta,

Parish of Red River.

Opened for Business January 1st, 1913.

## OFFICERS.

W. PEYTON CARTER, President.

I. C. COLE, Cashier.

W. W. GAHAGAN, Vice-President.

DIRECTORS—W. Peyton Carter, Dr. W. T. Wilkinson, R. E. Posey, Dr. W. W. Gahagan, J. H. Pylant, W. A. Powell, U. H. Hunter, W. O. Townsend, I. C. Cole.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 3,048.26	Capital stock paid in.....	\$ 35,000.00
Loans secured by mortgage	94,935.82	Surplus .....	8,000.00
Other loans and discounts..	209,258.81	Due to other banks and	
Overdrafts secured.....	1,008.44	bankers .....	4,544.61
Overdrafts unsecured.....	1,472.88	Dividends unpaid.....	3,500.00
United States bonds.....	4,455.77	Cashiers' checks outstand-	
Banking house, furniture		ing .....	428.24
and fixtures.....	9,700.00	Individual deposits subject	
Cash items.....	1,001.43	to check.....	332,091.11
Due from banks and bank-		Time certificates of deposit	32,680.14
ers (other than above)....	69,738.42		
Checks on other banks.....	5,283.59		
Gold coin.....	762.50		
Gold certificates.....	40.00		
Silver, nickel and copper			
coin .....	2,693.18		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	12,845.00		
Total.....	\$ 416,244.10	Total.....	\$ 416,244.10

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 23,574.00	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	83,872.38	Surplus .....	15,000.00
Other loans and discounts..	205,268.28	Undivided profits, less ex-	
Overdrafts secured.....	90.00	penses and taxes paid.....	2,500.00
Overdrafts unsecured.....	1,186.07	Dividends unpaid.....	10.00
United States bonds.....	7,300.00	Cashiers' checks outstand-	
Other bonds, stocks, securi-		ing .....	406.21
ties, etc.....	1,300.00	Individual deposits subject	
Banking house, furniture		to check.....	302,789.60
and fixtures.....	15,749.13	Time certificates of deposit	45,682.49
Other real estate owned.....	7,685.36	Amount due to persons not	
Cash items.....	18.37	included in foregoing.....	8.35
Due from banks and bank-			
ers (other than above)....	49,131.59		
Checks on other banks.....	3,829.19		
Gold coin.....	1,000.00		
Silver, nickel and copper			
coin .....	4,505.02		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	10,773.00		
Suspense account.....	1,114.26		
Total.....	\$ 416,396.65	Total.....	\$ 416,396.65

# Commercial Bank & Trust Company

Located at Covington.

Parish of St. Tammany.

Opened for Business October 14th, 1918.

Operates a Branch at Mandeville.

## OFFICERS.

E. J. DOMERGUE, President.

J. O. ZURHELLEN, Cashier.

JNO. P. RAUSCH, President.

F. EDW. VIN, Mgr. Mandeville Branch

DIRECTORS—Harry Piquet, E. J. Domergue, Lewis L. Morgan, J. M. Simmons, Jno. P. Rausch,

Herman Levy, F. Edw. Vix, C. E. Schonberg, N. H. Feulason, Robt. Badon, J. H. Warner,

Ellis A. Crawford, C. A. David, J. O. Zurhellen, Warren Pierce.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 25,277.03	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	101,791.02	Surplus .....	7,000.00
Other loans and discounts..	173,627.57	Undivided profits, less ex-	
Overdrafts unsecured.....	1,681.86	penses and taxes paid.....	2,500.00
United States bonds.....	22,320.00	Unearned discount.....	777.01
Other bonds, stocks, securi-		Dividends unpaid.....	2,515.00
ties, etc.....	13,550.00	Cashiers' checks outstand-	
Banking house, furniture		ing .....	1,280.52
and fixtures.....	11,792.66	Individual deposits subject	
Other real estate owned.....	790.20	to check.....	200,376.81
Cash items.....	88.45	Demand certificates of de-	
Due from banks and bank-		posit .....	2,000.00
ers (other than above)....	51,021.21	Individual savings deposits	137,130.90
Checks for clearing house....	2,012.02	Time certificates of deposit	10,674.00
Gold coin.....	23.50	Reserve for depreciation.....	1,000.00
Silver, nickel and copper			
coin .....	2,232.72		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	9,046.00		
Total.....	\$ 415,254.24	Total.....	\$ 415,254.24

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 11,404.60	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	109,137.30	Surplus .....	8,000.00
Other loans and discounts..	177,929.89	Undivided profits, less ex-	
Overdrafts unsecured.....	175.72	penses and taxes paid.....	1,288.65
United States bonds.....	21,846.00	Dividends unpaid.....	2,615.00
Other bonds, stocks, securi-		Certified checks.....	20.00
ties, etc.....	13,390.00	Cashiers' checks outstand-	
Banking house, furniture		ing .....	682.67
and fixtures.....	12,167.66	Individual deposits subject	
Other real estate owned.....	790.20	to check.....	185,047.91
Cash items.....	392.57	Individual savings deposits	133,614.70
Due from banks and bank-		Time certificates of deposit	15,032.03
ers (other than above)....	36,618.04	Reserved for interest and	
Checks on other banks.....	2,660.94	taxes .....	2,000.00
Gold coin.....	309.50		
Silver, nickel and copper			
coin .....	2,207.54		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	8,671.00		
Suspense account.....	600.00		
Total.....	\$ 398,300.96	Total.....	\$ 398,300.96

**Covington Bank & Trust Company**

Located at Covington, Parish of St. Tammany.  
 Opened for Business November, 1903.  
 Operates Branch at Madisonville.

**OFFICERS.**

E. G. DAVIS, President. WARREN THOMAS, Vice-President.  
 S. D. BULLOCH, Vice-President. R. H. DUTSCH, Cashier.  
 W. J. HERRMANN, Cashier in charge Madisonville Office.  
**DIRECTORS**—W. R. Badon, S. D. Bulloch, T. M. Burns, E. G. Davis, Theo. Dendinger, Emile  
 Frederick, Walter Galatas, P. J. Laborde, H. A. Mackie, A. J. Plauche, Walter Parker,  
 H. J. Smith, Julian H. Smith, Warren Thomas, L. Wehrli, Jr.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 26,505.66	Capital stock paid in.....	\$ 100,000.00
Loans secured by mortgage	406,792.63	Surplus .....	25,000.00
Other loans and discounts..	412,734.98	Undivided profits, less ex-	
Overdrafts unsecured.....	2,180.69	penses and taxes paid.....	34,599.94
United States bonds.....	28,771.27	Due to other banks and	
Other bonds, stocks, securi-		bankers .....	86,577.94
ties, etc.....	122,621.25	Dividends unpaid.....	8,345.00
Banking house, furniture		Certified checks.....	1,250.00
and fixtures.....	15,000.00	Cashiers' checks outstand-	
Other real estate owned.....	6,183.66	ing .....	2,461.66
Due from banks and bank-		Individual deposits subject	
ers (other than above)....	214,821.83	to check.....	395,448.95
Checks on other banks.....	152.93	Demand certificates of de-	
Gold coin.....	520.50	posit .....	5,000.00
Silver, nickel and copper		Trust funds on deposit.....	25,561.89
coin .....	2,458.03	Individual savings deposits	496,562.58
National bank notes and all		Time certificates of deposit	87,123.52
issues U. S. Government		Reserved for interest and	
(Except Gold Cert.).....	31,188.00	taxes .....	2,000.00
<b>Total.....</b>	<b>\$1,269,931.48</b>	<b>Total.....</b>	<b>\$1,269,931.48</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 69,739.41	Capital stock paid in.....	\$ 100,000.00
Loans secured by mortgage	456,782.91	Surplus .....	25,000.00
Other loans and discounts..	384,646.65	Undivided profits, less ex-	
United States bonds.....	14,800.00	penses and taxes paid.....	29,595.73
Other bonds, stocks, securi-		Due to other banks and	
ties, etc.....	96,525.00	bankers .....	82,993.41
Banking house, furniture		Dividends unpaid.....	8,323.00
and fixtures.....	22,500.00	Cashiers' checks outstand-	
Other real estate owned.....	5,883.66	ing .....	1,087.73
Cash items.....	1,858.55	Individual deposits subject	
Due from banks and bank-		to check.....	392,161.86
ers (other than above)....	184,615.26	Trust funds on deposit.....	16,091.41
Checks on other banks.....	437.97	Individual savings deposits	530,761.23
Gold coin.....	1,432.00	Time certificates of deposit	80,521.19
Silver, nickel and copper		Reserved for interest and	
coin .....	3,297.15	taxes .....	2,000.00
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	26,017.00		
<b>Total.....</b>	<b>\$1,268,535.56</b>	<b>Total.....</b>	<b>\$1,268,535.56</b>



### Bank of Acadia

Located at Crowley.

Parish of Acadia.

Opened for Business January 23rd, 1899.

#### OFFICERS.

J. FRANKEL, President.

W. E. LAWSON, Vice-President.

C. A. LARUE, Cashier.

R. R. RICHARD, Asst. Cashier.

DIRECTORS—H. E. Lewis, Phillip Lapleau, Alcee Jumonville, John Green, C. E. Wragat, J. G. Medlenka, W. E. Lawson, J. Frankel, P. J. Chappuis.

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 237,702.87	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	159,979.17	Surplus .....	100,000.00
Other loans and discounts..	413,949.56	Undivided profits, less ex-	
Overdrafts unsecured.....	84.31	penses and taxes paid.....	5,790.65
United States bonds.....	99,300.00	Dividends unpaid.....	6,066.00
Other bonds, stocks, securi-		Individual deposits subject	
ties, etc.....	10,418.24	to check.....	423,234.04
Banking house, furniture		Individual savings deposits	9,035.73
and fixtures.....	17,000.00	Time certificates of deposit	85,346.73
Cash items.....	5,135.59	Certificates of deposit for	
Due from banks and bank-		borrowed money.....	15,000.00
ers (other than above)....	88,696.11	Bills payable.....	168,500.00
Checks on other banks.....	1,228.89	Notes and bills rediscounted	180,155.34
Gold coin.....	10.00	Reserved for interest and	
Silver, nickel and copper		taxes .....	3,520.62
coin .....	1,314.37		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	11,830.00		
Total.....	\$1,046,649.11	Total.....	\$1,046,649.11

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 217,831.16	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	144,454.76	Surplus .....	100,000.00
Other loans and discounts..	407,445.88	Undivided profits, less ex-	
Overdrafts unsecured.....	74.13	penses and taxes paid.....	2,199.03
Other bonds, stocks, securi-		Dividends unpaid.....	6,000.00
ties, etc.....	49,905.25	Certified checks.....	184.64
Banking house, furniture		Individual deposits subject	
and fixtures.....	15,890.00	to check.....	537,216.96
Cash items.....	2,234.38	Individual savings deposits	12,687.57
Due from banks and bank-		Time certificates of deposit	97,701.32
ers (other than above)....	221,574.32	Due War Finance Corp.....	150,000.00
Checks on other banks.....	5,627.69	Bills payable.....	110,000.00
Gold coin.....	1,305.00	Notes and bills rediscounted	15,000.00
Silver, nickel and copper			
coin .....	772.95		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	13,874.00		
Total.....	\$1,080,989.52	Total.....	\$1,080,989.52

## Crowley Bank & Trust Company

Located at Crowley.

Parish of Acadia.

Opened for Business February 15th, 1912.

### OFFICERS.

H. M. BONE, President.

J. H. MARTIN, Cashier.

A. MELANCON, Vice-President.

DIRECTORS—W. E. Ellis, E. T. Lovell, Dan J. Feitel, O. R. Hopson, E. J. Hollins, H. M. Bone,  
A. Melancon, W. J. Carmouche.

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 121,980.40	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	30,450.84	Surplus .....	60,000.00
Other loans and discounts..	977,914.54	Undivided profits, less ex-	
Overdrafts unsecured.....	843.67	penses and taxes paid.....	1,197.24
United States bonds.....	52,006.25	Certified checks.....	65.00
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	23,720.00	ing .....	7,089.77
Banking house, furniture		Individual deposits subject	
and fixtures.....	51,441.47	to check.....	458,436.49
Cash items.....	1,332.91	Time certificates of deposit	172,779.52
Due from banks and bank-		Bills payable.....	290,000.00
ers (other than above)....	72,570.01	Notes and bills rediscounted	267,134.32
Checks on other banks.....	3,440.77	Liability on letters of credit	
Silver, nickel and copper		and acceptances.....	1,290.38
coin .....	5,253.48	Bonds borrowed.....	51,500.00
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	17,348.00		
Customers' liability on let-			
ters of credit and accept			
ances .....	1,290.38		
Total.....	\$1,359,492.72	Total.....	\$1,359,492.72

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 44,590.18	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	29,773.79	Surplus .....	60,000.00
Other loans and discounts..	997,356.76	Undivided profits, less ex-	
Overdrafts unsecured.....	959.38	penses and taxes paid.....	1,238.22
United States bonds.....	25,888.50	Due to other banks and	
Other bonds, stocks, securi-		bankers .....	1,515.00
ties, etc.....	25,255.00	Certified checks.....	65.00
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	52,742.95	ing .....	154.90
Cash items.....	3,122.75	Individual deposits subject	
Due from banks and bank-		to check.....	331,302.48
ers (other than above)....	57,461.63	Time certificates of deposit	269,022.99
Checks on other banks.....	3,226.62	Bills payable.....	423,400.00
Gold coin.....	27.50	Notes and bills rediscounted	95,650.00
Silver, nickel and copper		Liability on letters of credit	
coin .....	7,050.53	and acceptances.....	519.61
National bank notes and all		Bonds borrowed.....	21,550.00
issues U. S. Government			
(Except Gold Cert.).....	6,443.00		
Customers' liability on let-			
ters of credit and accept			
ances .....	519.61		
Total.....	\$1,254,418.20	Total.....	\$1,254,418.20

### Vermilion State Bank

Located at Delcambre,

Parish of Vermilion.

Opened for Business November 28th, 1910.

## OFFICERS.

A. LANDRY, M. D., President.

R. J. ABSSHIRE, Vice-President.

J. F. LANDRY, Cashier.

O. H. LANDRY, Asst. Cashier.

DIRECTORS—Dr. A. Landry, Dr. I. T. Young, C. P. Greig, Theolin Landry, Homer Landry,  
Jean Trahan, Felix Leleux, A. T. Delcambre, Justillen Thibodaux, Loadis Le Blanc,  
R. J. Abshire.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 1,055.00	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	21,566.00	Surplus .....	4,500.00
Other loans and discounts..	102,268.51	Undivided profits.....	1,887.90
Overdrafts unsecured.....	103.46	Dividends unpaid.....	1,500.00
United States bonds.....	2,167.12	Individual deposits subject	
Expense account.....	3,100.95	to check.....	30,188.55
Banking house, furniture		Time certificates of deposit	13,578.80
and fixtures.....	5,250.00	Bills payable.....	71,500.00
Cash items.....	475.50		
Due from banks and bank-			
ers (other than above)....	1,073.69		
Silver, nickel and copper			
coin .....	237.55		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	649.00		
Suspense account.....	208.47		
Total.....	\$ 138,155.25	Total.....	\$ 138,155.25

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 1,024.27	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	14,094.00	Surplus .....	4,500.00
Other loans and discounts..	95,275.85	Individual deposits subject	
Overdrafts unsecured.....	6.15	to check.....	34,755.32
Expenses over undivided		Time certificates of deposit	8,612.41
profits .....	592.93	Certificates of deposit for	
Banking house, furniture		borrowed money.....	3,000.00
and fixtures.....	5,250.00	Bills payable.....	58,500.00
Cash items.....	365.53		
Due from banks and bank-			
ers (other than above)....	1,930.14		
Silver, nickel and copper			
coin .....	968.39		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	4,668.00		
Suspense account.....	192.47		
Total.....	\$ 124,367.73	Total.....	\$ 124,367.73

## Bank of Delhi

Located at Delhi,

Parish of Richland.

Opened for Business November 7th, 1903.

## OFFICERS.

J. D. HERRING, President.

NASH COLLINS, Vice-President.

R. E. WOLLANK, Cashier.

T. C. SPIERS, Asst. Cashier.

DIRECTORS—J. D. Herring, Nash Collins, R. E. Wollank, John Bradley, John Bishop, A. O'Brien, J. R. McIntosh.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 18,541.91	Capital stock paid in.....	\$ 25,000.00
Loans secured by mortgage	46,758.83	Surplus .....	5,000.00
Other loans and discounts..	68,394.75	Undivided profits, less ex-	
United States bonds.....	32,900.00	penses and taxes paid.....	279.47
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	4,189.57	ing .....	3,654.46
Banking house, furniture		Individual deposits subject	
and fixtures.....	8,535.83	to check.....	88,122.68
Other real estate owned.....	168.00	Time certificates of deposit	15,289.73
Cash items.....	8,731.59	Bills payable.....	82,500.00
Due from banks and bank-		Amount due to persons not	
ers (other than above)....	21,001.95	included in foregoing.....	376.04
Gold coin.....	2,612.50		
Silver, nickel and copper			
coin .....	2,331.45		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	6,056.00		
Total.....	\$ 220,222.38	Total.....	\$ 220,222.38

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 12,938.50	Capital stock paid in.....	\$ 25,000.00
Loans secured by mortgage	36,945.47	Surplus .....	5,000.00
Other loans and discounts..	50,671.23	Cashiers' checks outstand-	
United States bonds.....	2,700.00	ing .....	1,409.71
Other bonds, stocks, securi-		Individual deposits subject	
ties, etc.....	4,118.80	to check.....	84,941.79
Banking house, furniture		Time certificates of deposit	12,267.40
and fixtures.....	8,746.69	Bills payable.....	32,778.22
Other real estate owned.....	168.00	Amount due to persons not	
Cash items.....	4,747.14	included in foregoing.....	1,110.53
Due from banks and bank-			
ers (other than above)....	23,048.33		
Checks on other banks.....	3,444.52		
Gold coin.....	2,602.50		
Silver, nickel and copper			
coin .....	997.25		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	6,662.00		
Cotton account.....	968.66		
Expense account.....	3,748.56		
Total.....	\$ 162,507.65	Total.....	\$ 162,507.65



### Livingston Bank & Trust Company

Located at Denham Springs.

Parish of Livingston.

Opened for Business February 23, 1921.

Operates Branch at Doyle.

#### OFFICERS.

J. O. LANDRY, President.

C. H. MILLER, Vice-President.

J. L. WESTBROOK, Cashier.

J. O. SULLIVAN, Asst. Cashier.

**DIRECTORS**—J. S. Allen, J. P. Brashears, W. F. Brown, S. B. Easterly, J. O. Landry, C. H. Miller, Jesse Ellis, P. R. Erwin, S. L. Holden, R. J. Hummel, S. H. Sharp, J. W. Smith, J. L. Westbrook.

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 3,799.98	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	61,408.81	Surplus .....	5,000.00
Other loans and discounts..	170,901.18	Undivided profits, less ex-	
Overdrafts secured.....	4,632.48	penses and taxes paid.....	3,581.40
Overdrafts unsecured.....	555.32	Due to other banks and	
United States bonds.....	3,666.67	bankers .....	6,622.35
Other bonds, stocks, securi-		Dividends unpaid.....	155.00
ties, etc.....	5,700.00	Individual deposits subject	
Banking house, furniture		to check.....	84,041.97
and fixtures.....	6,523.80	Individual savings deposits	3,556.18
Other real estate owned.....	2,083.90	Time certificates of deposit	48,446.87
Cash items.....	1,387.30	Bills payable.....	61,000.00
Due from banks and bank-		Notes and bills rediscounted	17,525.00
ers (other than above)....	12,538.33	Reserved for interest and	
Checks for clearing house....	712.57	taxes .....	291.69
Gold coin.....	519.50		
Silver, nickel and copper			
coin .....	1,258.62		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	4,532.00		
<b>Total</b> .....	<b>\$ 280,220.46</b>	<b>Total</b> .....	<b>\$ 280,220.46</b>

### Lumberman's Bank & Trust Company

Located at DeRidder,

Parish of Beauregard.

Opened for Business May 15th, 1913.

## OFFICERS.

C. E. TOOKE, President.

JNO. W. SANDERS, Vice-President.

J. M. NICHOLS, Vice-President.

J. C. NICHOLS, Cashier.

B. R. CROCKER, Asst. Cashier.

DIRECTORS—D. D. Blue, Philip Simon, J. M. Nichols, J. E. Frusha, C. E. Tooke, C. M. Buel, H. E. Gardenier, J. C. Nichols, Jno. W. Sanders.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

## RESOURCES

Demand loans.....	\$ 17,770.15
Loans secured by mortgage	54,182.65
Other loans and discounts..	351,025.36
Overdrafts unsecured.....	96.44
United States bonds.....	38,850.00
Other bonds, stocks, securities, etc.....	600.00
Banking house, furniture and fixtures.....	13,570.00
Due from banks and bankers (other than above)....	96,047.65
Checks for clearing house....	1,457.57
Gold coin.....	80.00
Silver, nickel and copper coin .....	2,297.05
National bank notes and all issues U. S. Government (Except Gold Cert.).....	17,462.00
<b>Total.....</b>	<b>\$ 593,438.87</b>

## LIABILITIES

Capital stock paid in.....	\$ 50,700.00
Surplus .....	9,300.00
Undivided profits, less expenses and taxes paid.....	2,101.07
Cashiers' checks outstanding .....	9,045.45
Individual deposits subject to check.....	428,447.70
Individual savings deposits	73,667.37
Time certificates of deposit	21,177.28
<b>Total.....</b>	<b>\$ 593,438.87</b>

### Dodson State Bank

Located at Dodson.

Parish of Winn.

Opened for Business September 8th, 1902.

#### OFFICERS.

H. A. BOONE, President.

J. H. THOMPSON, Vice-President.

J. W. GAAR, Vice-President.

H. J. WATERS, Cashier.

DIRECTORS—H. A. Boone, J. W. Gaar, W. M. Gaar, J. E. Waters, B. M. Stovall, L. D. Vines,

J. B. Milan, A. L. Bryan, H. J. Waters.

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 2,501.34	Capital stock paid in.....	\$ 10,100.00
Loans secured by mortgage	8,223.66	Surplus .....	4,010.00
Other loans and discounts..	68,375.15	Undivided profits, less ex-	
Overdrafts unsecured.....	91.22	penses and taxes paid.....	1,924.63
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	3,376.31	ing .....	1,173.57
Cash items.....	25.00	Individual deposits subject	
Due from banks and bank-		to check.....	35,522.75
ers (other than above)....	8,629.61	Time certificates of deposit	23,565.84
Gold coin.....	277.50	Bills payable.....	20,000.00
Silver, nickel and copper			
coin .....	1,586.05		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	3,211.00		
Total.....	\$ 96,296.84	Total.....	\$ 96,296.84

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 4,055.83	Capital stock paid in.....	\$ 10,100.00
Loans secured by mortgage	20,831.76	Undivided profits, less ex-	
Other loans and discounts..	34,402.66	penses and taxes paid.....	218.61
Overdrafts unsecured.....	94.13	Cashiers' checks outstand-	
Banking house, furniture		ing .....	45.02
and fixtures.....	3,376.31	Individual deposits subject	
Cash items.....	76.50	to check.....	18,242.81
Due from banks and bank-		Time certificates of deposit	22,762.38
ers (other than above)....	7,835.99	Bills payable.....	21,269.21
Gold coin.....	195.00		
Silver, nickel and copper			
coin .....	747.85		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	1,022.00		
Total.....	\$ 72,638.03	Total.....	\$ 72,638.03

**Bank of Ascension**

Located at Donaldsonville,

Parish of Ascension.

Opened for Business September 10th, 1896.

**OFFICERS.****J. LEBERMUTH, President.****CHAREST THIBAUT, Cashier.****PAUL BRAUD, Asst. Cashier.****J. C. BOUCHEREAU, Asst. Cashier.****DIRECTORS—J. Lebermuth, John S. Thibaut, Wm. Blumenthal, J. E. Blum, Henry Netter, S. Prejean, C. D. Lebermuth, Henry Schexnayder, Charest Thibaut.****STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 22,928.00	Capital stock paid in.....	\$ 100,000.00
Loans secured by mortgage	62,801.42	Surplus .....	25,000.00
Other loans and discounts..	382,139.87	Undivided profits, less ex-	
Overdrafts unsecured.....	177.88	penses and taxes paid.....	30,936.70
Other bonds, stocks, securi-		Certified checks.....	2,730.38
ties, etc.....	236,266.40	Cashiers' checks outstand-	
Banking house, furniture		ing .....	31.45
and fixtures.....	35,650.00	Individual deposits subject	
Cash items.....	796.36	to check.....	620,597.42
Due from banks and bank-		Individual savings deposits	262,999.42
ers (other than above)....	276,056.96	Time certificates of deposit	19,000.00
Checks on other banks.....	3,957.39		
Gold coin.....	577.50		
Silver, nickel and copper			
coin .....	4,777.59		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	35,166.00		
<b>Total.....</b>	<b>\$1,061,295.37</b>	<b>Total.....</b>	<b>\$1,061,295.37</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 49,137.81	Capital stock paid in.....	\$ 100,000.00
Loans secured by mortgage	55,382.69	Surplus .....	50,000.00
Other loans and discounts..	382,230.32	Undivided profits, less ex-	
Overdrafts unsecured.....	101.97	penses and taxes paid.....	15,549.99
Other bonds, stocks, securi-		Dividends unpaid.....	5,015.00
ties, etc.....	145,356.56	Certified checks.....	2,600.00
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	34,800.00	ing .....	7,551.55
Cash items.....	550.46	Individual deposits subject	
Due from banks and bank-		to check.....	512,876.64
ers (other than above)....	258,299.38	Individual savings deposits	242,611.34
Checks on other banks.....	908.89	Time certificates of deposit	19,000.00
Gold coin.....	1,085.00		
Silver, nickel and copper			
coin .....	3,457.44		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	23,894.00		
<b>Total.....</b>	<b>\$ 955,204.52</b>	<b>Total.....</b>	<b>\$ 955,204.52</b>



### Commercial & Savings Bank

Located at Donaldsonville, Parish of Ascension.  
Opened for Business February 1st, 1916.

#### OFFICERS.

ALBERT DELERY, President.

A. L. PICARD, Vice-President.

SAM. M. RICHARD, Cashier.

DIRECTORS—Albert Delery, A. S. Crawford, A. L. Picard, Leon Kessier, J. F. Saxon.

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 3,500.00	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	56,350.00	Surplus .....	2,500.00
Other loans and discounts..	168,591.26	Undivided profits, less ex-	
Overdrafts unsecured.....	459.62	penses and taxes paid.....	5,079.38
United States bonds.....	3,550.00	Dividends unpaid.....	2,500.00
Other bonds, stocks, securi-		Certified checks.....	43.35
ties, etc.....	26,149.33	Cashiers' checks outstand-	
Banking house, furniture		ing .....	1,836.49
and fixtures.....	5,600.00	Individual deposits subject	
Due from banks and bank-		to check.....	194,055.28
ers (other than above)....	73,613.77	Individual savings deposits	37,039.85
Checks on other banks.....	3,340.64	Bills payable.....	75,000.00
Gold coin.....	417.50		
Silver, nickel and copper			
coin .....	1,496.23		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	24,986.00		
Total.....	\$ 368,054.35	Total.....	\$ 368,054.35

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 14,650.00	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	101,830.54	Surplus .....	3,000.00
Other loans and discounts..	73,013.35	Undivided profits, less ex-	
Overdrafts secured.....	51.01	penses and taxes paid.....	2,626.39
Overdrafts unsecured.....	1,734.10	Dividends unpaid.....	2,500.00
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	22,701.64	ing .....	1,828.17
Banking house, furniture		Individual deposits subject	
and fixtures.....	5,600.00	to check.....	154,167.38
Due from banks and bank-		Individual savings deposits	23,536.28
ers (other than above)....	40,004.59	Bills payable.....	30,000.00
Checks for clearing house...	1,409.72		
Gold coin.....	140.00		
Silver, nickel and copper			
coin .....	1,371.27		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	5,152.00		
Total.....	\$ 267,658.22	Total.....	\$ 267,658.22

### Livingston Parish Bank

Located at Doyle, Parish of Livingston.  
Opened for Business April 8th, 1918.

#### OFFICERS.

J. L. WESTBROOK, President. J. W. SMITH, Vice-President.  
L. B. DUKE, Cashier.  
DIRECTORS—J. L. Westbrook, J. W. Smith, L. B. Duke, J. B. Davidson, M. Drumwright, J. M. Holden, J. T. Shepherd, N. R. Allen, S. H. Sharp.

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

#### RESOURCES

Demand loans.....	\$ 490.00
Loans secured by mortgage	17,468.71
Other loans and discounts..	33,945.92
Overdrafts unsecured.....	104.68
United States bonds.....	8,650.00
Other bonds, stocks, securities, etc.....	2,500.00
Banking house, furniture and fixtures.....	850.00
Cash items.....	184.60
Due from banks and bankers (other than above)....	1,943.80
Checks for clearing house....	80.00
Gold coin.....	5.00
Silver, nickel and copper coin .....	455.06
National bank notes and all issues U. S. Government (Except Gold Cert.).....	1,088.00
<b>Total.....</b>	<b>\$ 67,765.77</b>

#### LIABILITIES

Capital stock paid in.....	\$ 15,000.00
Undivided profits, less expenses and taxes paid.....	23.57
Individual deposits subject to check.....	13,545.70
Time certificates of deposit	2,696.50
Bills payable.....	32,500.00
Notes and bills rediscounted	4,000.00
<b>Total.....</b>	<b>\$ 67,765.77</b>

## Bank of Doyline

Located at Doyline.

Parish of Webster.

Opened for Business January 1st, 1918.

### OFFICERS.

T. J. JACKSON, President.

C. W. THOMPSON, Vice-President.

C. R. FOREMAN, Cashier.

DIRECTORS—T. J. Jackson, C. W. Thompson, C. H. Grayson, C. R. Foreman, R. P. Newton, G. N. Breen, J. J. Willis.

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	9,782.50	Capital stock paid in.....\$	15,000.00
Other loans and discounts..	44,278.34	Surplus .....	1,582.05
Overdrafts unsecured.....	320.38	Undivided profits, less ex-	
Banking house, furniture		penses and taxes paid.....	3,789.34
and fixtures.....	4,292.03	Individual deposits subject	
Due from banks and bank-		to check.....	32,494.90
ers (other than above)....	5,133.46	Time certificates of deposit	
Silver, nickel and copper		Bills payable.....	10,000.00
coin .....	327.32	Liability on letters of credit	
National bank notes and all		and acceptances.....	320.38
issues U. S. Government			
(Except Gold Cert.).....	1,754.00		
Suspense account.....	2,466.25		
Total.....\$	68,354.28	Total.....\$	68,354.28

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....\$	10,215.00	Capital stock paid in.....\$	15,000.00
Loans secured by mortgage	22,257.68	Surplus .....	1,900.00
Overdrafts unsecured.....	140.05	Undivided profits, less ex-	
Banking house, furniture		penses and taxes paid.....	690.35
and fixtures.....	4,803.43	Individual deposits subject	
Due from banks and bank-		to check.....	9,287.23
ers (other than above)....	1,830.29	Time certificates of deposit	
Gold certificates.....	500.00	Bills payable.....	12,000.00
Silver, nickel and copper			
coin .....	48.36		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	600.00		
Customers' liability on let-			
ters of credit and accept-			
ances .....	65.01		
Suspense account.....	1,460.01		
Total.....\$	41,919.83	Total.....\$	41,919.83

**Dubach State Bank**

Located at Dubach,

Parish of Lincoln.

Opened for Business January 2nd, 1907.

**OFFICERS.**

T. B. COLVIN, President.

R. W. HENRY, Cashier.

D. A. POLLOCK, Vice-President.

R. T. HENRY, Asst. Cashier.

DIRECTORS—E. B. Tatum, W. A. Colvin, S. M. English, W. R. Alexander, T. B. Colvin,

D. A. Pollock, R. W. Henry.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 5,000.00	Capital stock paid in.....	\$ 12,500.00
Loans secured by mortgage	32,118.23	Surplus .....	12,500.00
Other loans and discounts..	95,764.58	Undivided profits, less ex-	
Overdrafts secured.....	19,959.04	penses and taxes paid.....	7,453.60
Overdrafts unsecured.....	317.74	Dividends unpaid.....	1,250.00
United States bonds.....	2,900.00	Cashiers' checks outstand-	
Banking house, furniture		ing .....	2,644.42
and fixtures.....	1,710.00	Individual deposits subject	
Cash items.....	280.50	to check.....	110,818.91
Due from banks and bank-		Time certificates of deposit	37,382.13
ers (other than above)....	32,368.43	Bills payable.....	15,000.00
Gold coin.....	575.00	Reserved for interest and	
Silver, nickel and copper		taxes .....	1,119.25
coin .....	583.79		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	9,091.00		
<b>Total.....</b>	<b>\$ 200,668.31</b>	<b>Total.....</b>	<b>\$ 200,668.31</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 6,000.00	Capital stock paid in.....	\$ 12,500.00
Loans secured by mortgage	37,299.15	Surplus .....	12,500.00
Other loans and discounts..	32,280.55	Undivided profits, less ex-	
Overdrafts secured.....	9,458.21	penses and taxes paid.....	9,067.00
Overdrafts unsecured.....	677.82	Dividends unpaid.....	340.00
United States bonds.....	2,900.00	Cashiers' checks outstand-	
Banking house, furniture		ing .....	1,632.25
and fixtures.....	1,710.00	Individual deposits subject	
Due from banks and bank-		to check.....	122,455.79
ers (other than above)....	89,803.13	Time certificates of deposit	33,713.77
Gold coin.....	620.00	Reserved for interest and	
Silver, nickel and copper		taxes .....	829.55
coin .....	375.50		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	11,914.00		
<b>Total.....</b>	<b>\$ 193,038.36</b>	<b>Total.....</b>	<b>\$ 193,038.36</b>



### Bank of Edgard

Located at Edgard.

Parish of St. John the Baptist.

Opened for Business August 18th, 1921.

#### OFFICERS.

GEO. E. BURCH, President.

LEO A. MARRERO, Vice-President.

H. I. LANDRY, Cashier.

B. JOSEPH, Asst. Cashier.

DIRECTORS—Prudent Songy, Louis F. Abadie, L. M. Reynaud, Henry I. Landry, Geo. E. Burch,  
Jos. B. Landry, Leo A. Marrero, Geo. Gendron.

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Other loans and discounts..\$	10,111.76	Capital stock paid in.....\$	15,000.00
Other bonds, stocks, securities, etc.....	5,738.62	Due to other banks and bankers .....	3,050.00
Banking house, furniture and fixtures.....	5,957.22	Cashiers' checks outstanding .....	14.56
Cash items.....	598.02	Individual deposits subject to check.....	15,182.96
Due from banks and bankers (other than above)....	8,923.83	Time certificates of deposit .....	3,872.85
Silver, nickel and copper coin .....	522.23		
National bank notes and all issues U. S. Government (Except Gold Cert.).....	5,161.00		
Suspense account.....	107.69		
Total.....\$	37,120.37	Total.....\$	37,120.37

**Bank of Erath**

Located at Erath,

Parish of Vermilion.

Opened for Business November, 1910.

**OFFICERS.**

V. L. CALDWELL, President.

A. C. DEROUEN, Vice-President.

DIRECTORS—A. C. Derouen, V. L. Caldwell, F. B. Williams, E. P. Moresi, A. P. Moresi,

S. U. LeBlanc, Avery Thibodeaux.

F. B. WILLIAMS, Cashier.

W. J. BROUSSARD, Asst. Cashier.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.****RESOURCES**

Demand loans.....	\$ 5,388.33
Loans secured by mortgage	26,048.43
Other loans and discounts..	280,354.13
Overdrafts unsecured.....	1,712.92
United States bonds.....	20,000.00
Other bonds, stocks, securities, etc.....	5,828.00
Banking house, furniture and fixtures.....	5,000.00
Cash items.....	355.51
Due from banks and bankers (other than above)....	20,987.36
Gold coin.....	400.00
Silver, nickel and copper coin .....	1,174.53
National bank notes and all issues U. S. Government (Except Gold Cert.).....	5,770.00
<b>Total.....</b>	<b>\$ 373,019.21</b>

**LIABILITIES**

Capital stock paid in.....	\$ 50,000.00
Surplus .....	850.00
Undivided profits, less expenses and taxes paid.....	2,004.19
Dividends unpaid.....	4,000.00
Certified checks.....	330.00
Individual deposits subject to check.....	133,313.32
Time certificates of deposit	31,903.20
Bills payable.....	95,000.00
Notes and bills rediscounted	55,618.50

<b>Total.....</b>	<b>\$373,019.21</b>
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**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.****RESOURCES**

Demand loans.....	\$ 3,775.95
Loans secured by mortgage	22,897.46
Other loans and discounts..	224,270.89
Overdrafts unsecured.....	2,656.61
Other bonds, stocks, securities, etc.....	4,000.00
Banking house, furniture and fixtures.....	5,000.00
Cash items.....	478.69
Due from banks and bankers (other than above)....	37,091.06
Gold coin.....	427.50
Silver, nickel and copper coin .....	1,310.67
National bank notes and all issues U. S. Government (Except Gold Cert.).....	8,165.00

<b>Total.....</b>	<b>\$ 310,073.83</b>
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**LIABILITIES**

Capital stock paid in.....	\$ 50,000.00
Surplus .....	1,500.00
Undivided profits, less expenses and taxes paid.....	5,883.02
Dividends unpaid.....	16.00
Individual deposits subject to check.....	142,030.73
Time certificates of deposit	35,617.04
Bills payable.....	75,000.00
Amount due to persons not included in foregoing.....	27.04

<b>Total.....</b>	<b>\$ 310,073.83</b>
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# Eunice State Bank

Located at Eunice,

Parish of St. Landry.

Opened for Business June 1st, 1901.

## OFFICERS.

J. J. STAGG, President.

J. W. LYMAN, Vice-President.

PETER KLEIN, Vice-President.

J. W. BERWICK, Cashier.

C. E. HEBERT, Asst. Cashier.

RENE TATE, Asst. Cashier.

DIRECTORS—J. J. Stagg, J. W. Lyman, Peter Klein, J. W. Berwick, Armand Fusillier, A. B. Picou, Chas. Dischler.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 2,892.91	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	121,084.93	Surplus .....	12,600.00
Other loans and discounts..	247,068.78	Undivided profits, less ex-	
United States bonds.....	24,500.00	penses and taxes paid.....	8,810.96
Other bonds, stocks, securi-		Individual deposits subject	
ties, etc.....	750.00	to check.....	142,859.78
Banking house, furniture		Individual savings deposits	34,440.11
and fixtures.....	14,300.00	Time certificates of deposit	20,000.00
Other real estate owned.....	13,070.05	Bills payable.....	187,500.00
Cash items.....	58.32	Reserved for interest and	
Due from banks and bank-		taxes .....	1,000.00
ers (other than above)....	19,469.75		
Gold coin.....	2,960.00		
Silver, nickel and copper			
coin .....	3,012.11		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	8,044.00		
Total.....	\$ 457,210.85	Total.....	\$ 457,210.85

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 1,000.00	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	150,615.29	Surplus .....	12,600.00
Other loans and discounts..	147,272.29	Undivided profits, less ex-	
United States bonds.....	24,777.00	penses and taxes paid.....	3,642.80
Banking house, furniture		Individual deposits subject	
and fixtures.....	14,492.42	to check.....	157,638.84
Other real estate owned.....	3,447.55	Individual savings deposits	31,955.22
Cash items.....	114.57	Bills payable.....	117,500.00
Due from banks and bank-		Reserved for interest and	
ers (other than above)....	17,938.76	taxes .....	2,134.61
Checks on other banks.....	279.17		
Gold coin.....	3,383.50		
Silver, nickel and copper			
coin .....	2,239.92		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	9,911.00		
Total.....	\$ 375,471.47	Total.....	\$ 375,471.47

## Farmerville State Bank

Located at Farmerville,

Opened for Business September 7th, 1903.

Parish of Union.

## OFFICERS.

EDW. EVERETT, President.

R. A. WILSON, Asst. Cashier.

DUKE SELIG, Vice-President.

DIRECTORS—Edw. Everett, Duke Selig, J. M. Booth, E. L. Ramsey, M. J. Pearson, E. A. Tatum, J. S. Dykes, W. J. Turnage, O. Baughman.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

## RESOURCES

Loans and discounts.....	\$ 329,010.61
Overdrafts secured.....	32,549.99
Overdrafts unsecured.....	1,171.63
United States bonds.....	13,000.00
Other bonds, stocks, securities, etc.....	3,569.71
Banking house, furniture and fixtures.....	6,000.00
Cash items.....	521.60
Due from banks and bankers (other than above)....	26,352.66
Gold coin.....	157.50
Silver, nickel and copper coin.....	2,729.30
National bank notes and all issues U. S. Government (Except Gold Cert.).....	9,708.00

Total.....\$ 424,771.00

## LIABILITIES

Capital stock paid in.....	\$ 30,000.00
Surplus .....	30,000.00
Undivided profits, less expenses and taxes paid.....	1,510.50
Cashiers' checks outstanding .....	2,291.68
Individual deposits subject to check.....	147,858.62
Individual savings deposits	117,606.95
Time certificates of deposit	33,398.00
Bills payable.....	55,000.00
Reserved for interest and taxes .....	7,076.88
Amount due to persons not included in foregoing.....	28.37

Total.....\$ 424,771.00

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

## RESOURCES

Other loans and discounts..\$	335,549.94
Overdrafts secured.....	52,852.45
Overdrafts unsecured.....	781.42
United States bonds.....	13,000.00
Other bonds, stocks, securities, etc.....	855.50
Banking house, furniture and fixtures.....	6,000.00
Cash items.....	575.00
Due from banks and bankers (other than above)....	54,030.25
Gold coin.....	282.50
Silver, nickel and copper coin .....	3,305.20
National bank notes and all issues U. S. Government (Except Gold Cert.).....	9,078.00
Suspense account.....	900.00

Total.....\$ 477,210.26

## LIABILITIES

Capital stock paid in.....	\$ 30,000.00
Surplus .....	30,000.00
Undivided profits, less expenses and taxes paid.....	10,339.63
Dividends unpaid.....	1,515.45
Individual deposits subject to check.....	203,685.65
Individual savings deposits	123,804.38
Time certificates of deposit	30,767.42
Bills payable.....	42,500.00
Reserved for interest and taxes .....	4,582.77
Amount due to persons not included in foregoing.....	14.96

Total.....\$ 477,210.26



### Florien State Bank

Located at Florien,

Parish of Sabine.

Operates a Branch at Noble.

## OFFICERS.

S. K. WILLIAMS, President.

J. L. HATCHER, Cashier.

L. H. McLANAHAN, Vice-President.

RUBEN LATHAM, Asst. Cashier.

DIRECTORS—S. K. Williams, B. L. Williams, D. S. Leach, R. S. Gandy, G. R. Arson, L. F. McLanahan, J. L. Hatcher, J. L. Latham.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 76,745.61	Capital stock paid in.....	\$ 15,800.00
Overdrafts unsecured.....	153.19	Surplus .....	120.29
United States bonds.....	3,550.00	Undivided profits, less ex-	
Banking house, furniture		penses and taxes paid.....	445.02
and fixtures.....	6,820.90	Cashiers' checks outstand-	
Real estate.....	1,780.00	ing .....	2,874.31
Cash items.....	1,219.91	Individual deposits subject	
Due from banks and bank-		to check.....	58,941.70
ers (other than above)....	19,732.21	Time certificates of deposit	11,047.36
Gold coin.....	160.00	Bills payable.....	22,500.00
Silver, nickel and copper			
coin .....	555.86		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	1,011.00		
Total.....	\$ 111,728.68	Total.....	\$ 111,728.68

**Commercial Bank & Trust Company**

Located at Franklin,

Parish of St. Mary.

Opened for Business December 10th, 1906.

**OFFICERS.**

H. S. PALFREY, President.

E. A. DELAHOUSAYE, Vice-President.

C. D. KEMPER, Vice-President.

W. T. PALFREY, Cashier.

R. L. SIGUR, Asst. Cashier.

C. F. BORAH, Trust Officer.

DIRECTORS—E. A. Delahoussaye, C. D. Kemper, Chas. Lauve, Wm. Jacobs, Chas. Ibert, Jacob Anderson, Jno. Migeot, Adam Short, H. W. Kappel, H. S. Palfrey.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.****RESOURCES**

Demand loans.....	\$ 337,208.65
Loans secured by mortgage	15,144.80
Other loans and discounts..	342,127.45
Overdrafts unsecured.....	48.45
United States bonds and other obligations U. S. Government	68,107.00
Other bonds, stocks, securities, etc.....	95,617.00
Banking house, furniture and fixtures.....	22,500.00
Cash items.....	3,513.43
Due from banks and bankers (other than above)....	174,417.81
Gold coin.....	25.00
Silver, nickel and copper coin	11,030.08
National bank notes and all issues U. S. Government (Except Gold Cert.).....	34,872.00

Total.....\$1,104,611.67

**LIABILITIES**

Capital stock paid in.....	\$ 100,000.00
Surplus .....	50,000.00
Undivided profits, less expenses and taxes paid.....	36,730.66
Dividends unpaid.....	\$ 8,000.00
Individual deposits subject to check.....	658,131.61
Demand certificates of deposit .....	12,007.90
Time funds on deposit.....	487.22
Individual savings deposits	239,254.28

Total.....\$1,104,611.67

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.****RESOURCES**

Demand loans.....	\$ 225,704.78
Loans secured by mortgage	110,874.37
Other loans and discounts..	328,819.12
Overdrafts unsecured.....	115.55
United States bonds and other obligations of U. S. Government	68,022.00
Other bonds, stocks, securities, etc.....	86,042.00
Banking house, furniture and fixtures.....	21,044.50
Cash items.....	10,813.15
Due from banks and bankers (other than above)....	220,221.77
Gold coin.....	290.00
Silver, nickel and copper coin	2,667.50
National bank notes and all issues U. S. Government (Except Gold Cert.).....	17,310.00

Total.....\$1,091,924.74

**LIABILITIES**

Capital stock paid in.....	\$ 100,000.00
Surplus .....	50,000.00
Undivided profits, less expenses and taxes paid.....	45,122.54
Dividends unpaid.....	8,020.00
Certified checks.....	500.00
Individual deposits subject to check.....	602,705.25
Demand certificates of deposit .....	8,770.04
Trust funds on deposit.....	1,247.22
Individual savings deposits	275,559.69

Total.....\$1,091,924.74

## The St. Mary Bank & Trust Company

Located at Franklin,

Parish of St. Mary.

Opened for Business September 3rd, 1906.

### OFFICERS.

WILSON MCKERALL, President.

JNO. D. BELL, Vice-President.

J. WARREN FOSTER, Vice-President.

DONELSON CAFFREY, Trust Officer.

DIRECTORS—Wilson Mckerall, Sr., J. Warren Foster, Jno. D. Bell, Donelson Caffrey, C. N. Frost,  
Jno. Eisele, W. T. Peterman, Marx Silverman, Jos. F. Kramer, Jno. Caffrey, Wilson  
Mckerall, Jr., Jno. C. Mckerall.

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 282,166.04	Capital stock paid in.....	\$ 100,000.00
Loans secured by mortgage	229,944.93	Surplus .....	50,000.00
Other loans and discounts..	234,332.57	Undivided profits, less ex-	
Overdrafts unsecured.....	7,087.34	penses and taxes paid.....	50,311.09
United States bonds.....	59,834.00	Dividends unpaid.....	5,010.00
Other bonds, stocks, securi-		Individual deposits subject	
ties, etc.....	93,750.00	to check.....	598,069.34
Banking house, furniture		Individual savings deposits	229,143.79
and fixtures.....	9,986.75	Time certificates of deposit	57,409.24
Other real estate owned.....	2,580.45		
Cash items.....	209.66		
Due from banks and bank-			
ers (other than above)....	123,015.62		
Gold coin.....	992.50		
Silver, nickel and copper			
coin .....	3,313.60		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	42,730.00		
<b>Total.....</b>	<b>1,089,943.46</b>	<b>Total.....</b>	<b>\$1,089,943.46</b>

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 254,531.45	Capital stock paid in.....	\$ 100,000.00
Loans secured by mortgage	236,913.42	Surplus .....	50,000.00
Other loans and discounts..	141,077.23	Undivided profits, less ex-	
Overdrafts unsecured.....	4,574.20	penses and taxes paid.....	53,250.28
United States bonds.....	39,025.00	Dividends unpaid.....	5,025.00
Other bonds, stocks, securi-		Individual deposits subject	
ties, etc.....	93,000.00	to check.....	554,593.61
Banking house, furniture		Individual savings deposits	228,738.72
and fixtures.....	10,280.75	Time certificates of deposit	42,124.50
Cash items.....	456.69		
Due from banks and bank-			
ers (other than above)....	229,312.81		
Gold coin.....	1,190.00		
Silver, nickel and copper			
coin .....	1,121.56		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	22,249.00		
<b>Total.....</b>	<b>\$1,033,732.11</b>	<b>Total.....</b>	<b>\$1,033,732.11</b>

### The Citizens' Bank

Located at Franklinton,

Parish of Washington.

Opened for Business September 10th, 1919.

## OFFICERS.

R. D. MAGEE, President.

E. A. CARTER, Vice-President.

LOUIS M. BOURGEOIS, Cashier.

DIRECTORS—R. D. Magee, E. A. Carter, O. H. Carter, John L. Smith, Noel W. Magee, L. H. Mulina, M. C. Pool.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 1,617.30	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	37,093.10	Surplus .....	1,050.00
Other loans and discounts..	29,703.64	Undivided profits, less ex-	
Overdrafts secured.....	247.68	penses and taxes paid.....	160.48
Overdrafts unsecured.....	121.97	Dividends unpaid.....	750.00
Banking house, furniture		Individual deposits subject	
and fixtures.....	1,875.00	to check.....	45,126.52
Cash items.....	30.00	Time certificates of deposit	17,630.50
Due from banks and bank-		Bills payable.....	2,500.00
ers (other than above)....	7,064.46		
Checks for clearing house....	405.70		
Gold coin.....	10.00		
Gold certificates.....	300.00		
Silver, nickel and copper			
coin .....	984.65		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	2,764.00		
<b>Total.....</b>	<b>\$ 82,217.50</b>	<b>Total.....</b>	<b>\$ 82,217.50</b>

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Advance on Lumber.....	\$ 1,355.00	Capital stock paid in.....	\$ 15,000.00
Demand loans.....	4,594.95	Surplus .....	1,050.00
Loans secured by mortgage	22,006.50	Individual deposits subject	
Other loans and discounts..	26,553.95	to check.....	38,127.70
Overdrafts unsecured.....	114.26	Time certificates of deposit	13,434.74
Banking house, furniture		Bills payable.....	7,500.00
and fixtures.....	1,875.00	Reserved for interest and	
Other real estate owned....	6,747.38	taxes .....	302.03
Cash items.....	77.00		
Due from banks and bank-			
ers (other than above)....	8,900.38		
Checks for clearing house....	218.36		
Gold coin.....	25.00		
Silver, nickel and copper			
coin .....	531.39		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	2,294.00		
Suspense account.....	121.30		
<b>Total.....</b>	<b>\$ 75,414.47</b>	<b>Total.....</b>	<b>\$ 75,414.47</b>



# Washington Bank & Trust Company

Located at Franklinton, Parish of Washington.  
 Opened for Business January 12th, 1914.  
 Operates Branches at Angie and Bogalusa.

## OFFICERS.

J. B. LINDSLEY, President. O. B. MAGEE, Cashier, Bogalusa.  
 E. M. BROWN, Vice-President. W. I. DANIEL, Cashier, Angie Branch.  
 W. S. BURRIS, Cashier, Franklinton. H. R. BABINGTON, Asst. Cashier.  
 T. M. BABINGTON, Asst. Cashier.  
 DIRECTORS—J. B. Lindsley, F. M. Brown, M. W. Ott, C. S. Moss, J. M. Burris, C. B. Jones,  
 C. E. Gill, W. L. Daniel, L. H. Dinkins, C. W. Rives, Jr.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 52,908.23	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	267,537.06	Surplus .....	25,000.00
Other loans and discounts..	324,392.89	Undivided profits, less ex-	
Overdrafts unsecured.....	148.98	penses and taxes paid,	
United States bonds.....	9,750.00	Special Reserve fund.....	5,000.00
Other bonds, stocks, securi-		Unearned discount.....	4,534.99
ties, etc.....	32,500.00	Certified checks.....	1,636.93
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	16,500.00	ing .....	10,036.77
Cash items.....	754.63	Individual deposits subject	
Due from banks and bank-		to check.....	701,160.69
ers (other than above)....	276,464.85	Individual savings deposits	16,913.11
Checks on other banks.....	6,580.29	Time certificates of deposit	133,703.86
Gold coin.....	322.50	Notes and bills rediscounted	75,617.08
Silver, nickel and copper		Reserved for interest and	
coin .....	6,653.63	taxes.....	2,579.63
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	31,670.00		
Total.....	\$1,026,183.06	Total.....	\$1,026,183.06

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 45,603.79	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	248,874.80	Surplus .....	30,000.00
Other loans and discounts..	322,358.71	Unearned discount.....	5,931.11
Overdrafts unsecured.....	31.62	Dividends unpaid.....	3,000.00
Other bonds, stocks, securi-		Certified checks.....	940.00
ties, etc.....	31,900.00	Cashiers' checks outstand-	
Banking house, furniture		ing .....	2,742.86
and fixtures.....	16,500.00	Individual deposits subject	
Cash items.....	198.91	to check.....	618,671.27
Due from banks and bank-		Individual savings deposits	12,855.35
ers (other than above)....	283,862.41	Time certificates of deposit	97,154.19
Checks on other banks.....	8,131.18	Notes and bills rediscounted	165,779.83
Gold coin.....	267.50	Reserved for interest and	
Silver, nickel and copper		taxes .....	2,193.32
coin .....	4,705.30	Amount due to persons not	
National bank notes and all		included in foregoing.....	1,265.00
issues U. S. Government			
(Except Gold Cert.).....	27,999.00		
Suspense account.....	99.71		
Total.....	\$ 990,532.93	Total.....	\$ 990,532.93

**Gary State Bank**

Located at Garyville, Parish of St. John the Baptist.  
Opened for Business January, 1909.

**OFFICERS.**

F. REYNAUD, President.

J. J. GEBELIN, Cashier.

DR. O. J. ORY, Vice-President.

DIRECTORS—Emile Graugnard, L. Keller, Z. Montz, E. J. Poche, F. Reynaud, Dr. O. J. Ory,  
J. J. Gebelin.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 6,000.00	Capital stock paid in.....	\$ 10,000.00
Loans secured by mortgage	1,725.00	Surplus .....	10,000.00
Other loans and discounts..	66,377.50	Undivided profits, less ex-	
Overdrafts unsecured.....	153.67	penses and taxes paid.....	5.62
United States bonds.....	5,800.00	Dividends unpaid.....	1,000.00
Louisiana State bonds.....	1,037.50	Individual deposits subject	
Other bonds, stocks, securi-		to check.....	79,084.61
ties, etc.....	41,759.00	Time certificates of deposit	48,468.58
Banking house, furniture			
and fixtures.....	3,500.00		
Cash items.....	1,015.34		
Due from banks and bank-			
ers (other than above)....	16,148.93		
Silver, nickel and copper			
coin .....	1,263.87		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	3,778.00		
Total.....	\$ 148,558.81	Total.....	\$ 148,558.81

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 10,050.00	Capital stock paid in.....	\$ 10,000.00
Loans secured by mortgage	6,150.00	Surplus .....	10,000.00
Other loans and discounts..	27,439.63	Undivided profits, less ex-	
Overdrafts unsecured.....	257.34	penses and taxes paid.....	2,767.21
United States bonds.....	10,612.50	Dividends unpaid.....	1,500.00
Louisiana State bonds.....	1,037.50	Individual deposits subject	
Other bonds, stocks, securi-		to check.....	107,076.71
ties, etc.....	62,412.00	Time certificates of deposit	44,843.68
Banking house, furniture		Bonds borrowed.....	5,000.00
and fixtures.....	3,000.00		
Cash items.....	402.85		
Due from banks and bank-			
ers (other than above)....	54,472.30		
Silver, nickel and copper			
coin .....	1,223.48		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	4,130.00		
Total.....	\$ 181,187.60	Total.....	\$ 181,187.60

# Bank of Commerce

Located at Gibsland,

Parish of Bienville.

Opened for Business August 8th, 1921.

## OFFICERS.

EDWIN WINLOCK, President.

S. M. ODEN, Cashier.

T. H. BROWN, Vice-President.

DIRECTORS—Edwin Winlock, T. H. Brown, C. R. Knighton, E. M. Merritt, J. P. Jones, L. C. Stall, Ed Hart, Pat Abraham, S. M. Oden.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Other loans and discounts..\$	37,631.03	Capital stock paid in.....\$	30,000.00
Overdrafts secured.....	563.47	Cashiers' checks outstand-	
Overdrafts unsecured.....	231.01	ing.....	295.72
Banking house, furniture		Individual deposits subject	
and fixtures.....	10,548.02	to check.....	45,745.98
Cash items.....	65.02	Time certificates of deposit	10,095.85
Due from banks and bank-		Reserved for interest and	
ers (other than above)....	29,550.00	taxes .....	140.70
Checks on other banks.....	70.72		
Gold coin.....	360.50		
Gold certificates.....	60.00		
Silver, nickel and copper			
coin .....	636.63		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	5,273.00		
Suspense account.....	1,288.85		
Total.....\$	86,278.25	Total.....\$	86,278.25

**Gilbert State Bank**

Located at Gilbert,

Parish of Franklin.

Opened for Business January 22nd, 1919.

**OFFICERS.**

H. B. WOMBLE, President.

H. B. ROUNTREE, Cashier.

W. M. SNYDER, Vice-President.

J. F. WARD, Asst. Cashier.

DIRECTORS—H. B. Womble, W. M. Snyder, C. B. Sherrouse, A. C. Griffing, D. P. McDuff,

L. M. Calhoun, Sr., C. B. Tucker, J. S. Campbell, H. B. Rountree.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 1,000.00	Capital stock paid in.....	\$ 25,000.00
Loans secured by mortgage	81,801.83	Surplus .....	3,000.00
Other loans and discounts..	61,469.57	Undivided profits, less ex-	
United States bonds.....	2,700.00	penses and taxes paid.....	3,095.20
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	15,653.02	ing .....	851.90
Cash items.....	800.36	Individual deposits subject	
Due from banks and bank		to check.....	80,563.98
ers (other than above)....	14,591.62	Time certificates of deposit	60,933.17
Silver, nickel and copper		Bills payable.....	10,000.00
coin .....	427.85		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	5,000.00		
<b>Total.....</b>	<b>\$ 183,444.25</b>	<b>Total.....</b>	<b>\$ 183,444.25</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 1,000.00	Capital stock paid in.....	\$ 25,000.00
Loans secured by mortgage	62,798.99	Surplus .....	5,000.00
Other loans and discounts..	23,464.66	Undivided profits, less ex-	
United States bonds.....	2,700.00	penses and taxes paid.....	2,093.67
Banking house, furniture		Dividends unpaid.....	536.00
and fixtures.....	13,653.02	Cashiers' checks outstand-	
Due from banks and bank-		ing .....	633.90
ers (other than above)....	21,237.62	Individual deposits subject	
Silver, nickel and copper		to check.....	76,851.09
coin .....	2,266.99	Time certificates of deposit	22,406.62
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	5,400.00		
<b>Total.....</b>	<b>\$ 132,521.28</b>	<b>Total.....</b>	<b>\$ 132,521.28</b>



**Gilliam State Bank**

Located at Gilliam,

Opened for Business October 1st, 1918.  
OFFICERS.

Parish of Caddo.

JNO. J. LAY, President.

EDW. T. BRODNAX, Cashier.

R. E. NOEL, Vice-President.

DIRECTORS—Jno. J. Lay, Jno. S. Jolley, J. B. Adger, R. E. Noel, J. M. Reed, J. W. Lynn,  
Edw. T. Brodnax, J. B. Odds.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Loans secured by mortgage..	\$ 21,378.18	Capital stock paid in.....	\$ 40,000.00
Other loans and discounts..	79,583.75	Surplus .....	2,000.00
Other bonds, stocks, securities, etc.....	250.00	Cashiers' checks outstanding .....	2,761.04
Banking house, furniture and fixtures.....	8,899.79	Individual deposits subject to check.....	92,483.53
Cash items.....	995.47	Time certificates of deposit	8,500.00
Due from banks and bankers (other than above)....	29,502.14	Amount due to persons not included in foregoing.....	3,768.76
Gold coin.....	75.00		
Silver, nickel and copper coin .....	881.00		
National bank notes and all issues U. S. Government (Except Gold Cert.).....	7,858.00		
<b>Total.....</b>	<b>\$ 149,513.33</b>	<b>Total.....</b>	<b>\$ 149,513.33</b>

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 1,821.18	Capital stock paid in.....	\$ 40,000.00
Loans secured by mortgage	29,021.00	Surplus .....	2,000.00
Other loans and discounts..	39,732.18	Undivided profits, less expenses and taxes paid.....	2,170.52
Other bonds, stocks, securities, etc.....	450.00	Cashiers' checks outstanding .....	518.18
Banking house, furniture and fixtures.....	8,900.00	Individual deposits subject to check.....	54,989.93
Due from banks and bankers (other than above)....	16,684.31	Time certificates of deposit	7,520.00
Checks on other banks.....	4,389.48		
Gold coin.....	150.00		
Silver, nickel and copper coin .....	1,325.48		
National bank notes and all issues U. S. Government (Except Gold Cert.).....	4,725.00		
<b>Total.....</b>	<b>\$ 107,198.63</b>	<b>Total.....</b>	<b>\$ 107,198.63</b>

**Glenmora Bank & Trust Company**

Located at Glenmora,

Parish of Rapides.

Opened for Business July, 1913.

**OFFICERS.**

W. M. CADY, President.

C. C. SHEPPARD, Vice-President.

B. E. SMITH, Vice-President.

F. G. CHATELAIN, Cashier.

DIRECTORS—W. M. Cady, B. E. Smith, E. M. Pringle, W. D. Hill, J. T. Phillips, E. P. Ferguson, F. G. Chatelain, C. C. Sheppard, J. E. Smith.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Loans secured by mortgage..	40,034.28	Capital stock paid in.....	\$ 50,000.00
Other loans and discounts..	379,630.51	Surplus .....	32,500.00
Overdrafts unsecured.....	595.23	Undivided profits, less ex-	
United States bonds.....	14,000.00	penses and taxes paid.....	2,542.76
Banking house, furniture		Dividends unpaid.....	24.00
and fixtures.....	5,901.00	Cashiers' checks outstand-	
Cash items.....	1,034.30	ing .....	9,734.81
Due from banks and bank-		Individual deposits subject	
ers (other than above)....	86,622.98	to check.....	318,713.13
Gold coin.....	165.00	Individual savings deposits	130,547.75
Silver, nickel and copper		Time certificates of deposit	750.00
coin .....	1,882.34	Reserved for interest and	
National bank notes and all		taxes .....	15.19
issues U. S. Government		Amount due to persons not	
(Except Gold Cert.).....	15,157.00	included in foregoing.....	195.00
<b>Total.....</b>	<b>\$ 545,022.64</b>	<b>Total.....</b>	<b>\$ 545,022.64</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Loans secured by mortgage..	50,469.91	Capital stock paid in.....	\$ 50,000.00
Other loans and discounts..	360,333.80	Surplus .....	32,500.00
Overdrafts unsecured.....	284.50	Dividends unpaid.....	88.00
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	5,500.00	ing .....	5,288.23
Other real estate owned.....	800.00	Individual deposits subject	
Cash items.....	321.28	to check.....	276,504.09
Due from banks and bank-		Individual savings deposits	126,106.21
ers (other than above)....	80,865.93	Time certificates of deposit	750.00
Gold coin.....	645.00	Bills payable.....	25,000.00
Silver, nickel and copper		Reserved for interest and	
coin .....	2,189.07	taxes .....	1.64
National bank notes and all		Amount due to persons not	
issues U. S. Government		included in foregoing.....	20.00
(Except Gold Cert.).....	11,894.00	<b>Total.....</b>	<b>\$ 516,258.19</b>
Suspense account.....	2,904.68	<b>Total.....</b>	<b>\$ 516,258.19</b>
<b>Total.....</b>	<b>\$ 516,258.19</b>		

### Bank of Gonzales

Located at Gonzales.

Parish of Ascension.

Opened for Business October 27th, 1920.

## OFFICERS.

P. S. BERTEAU, President.

H. M. PICARD, Vice-President.

L. M. LAFLEUR, Cashier.

DIRECTORS—L. P. St. Amant, M. McConnell, H. M. Picard, J. W. Gautreau, L. M. Lafleur,  
P. S. Berteau, E. E. Ferguson, A. M. Marchand, A. P. Marchand, J. N. Delaune, C. V.  
St. Amant, E. D. Dixon, R. A. Gonzales.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 2,700.00	Capital stock paid in.....	\$ 20,000.00
Loans secured by mortgage	34,946.46	Surplus .....	4,000.00
Banking house, furniture and fixtures.....	8,954.79	Undivided profits, less ex- penses and taxes paid.....	156.39
Due from banks and bank- ers (other than above)....	731.98	Cashiers' checks outstand- ing .....	2,293.54
Checks on other banks.....	31.65	Individual deposits subject to check.....	26,265.47
Silver, nickel and copper coin .....	1,663.01	Time certificates of deposit	3,845.00
National bank notes and all issues U. S. Government (Except Gold Cert.).....	6,575.00		
Suspense account.....	957.51		
Total.....	\$ 56,560.40	Total.....	\$ 56,560.40

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	2,351.50	Capital stock paid in.....\$	20,000.00
Other loans and discounts..	53,839.17	Undivided profits, less ex-	
Overdrafts secured.....	100.25	Surplus .....	4,000.00
Banking house, furniture and fixtures.....	9,055.72	penses and taxes paid.....	470.40
Due from banks and bank- ers (other than above)....	14,745.28	Cashiers' checks outstand- ing .....	2,824.16
Checks on other banks.....	208.44	Individual deposits subject to check.....	51,303.31
Gold coin.....	90.00	Time certificates of deposit	9,873.29
Gold certificates.....	60.00		
Silver, nickel and copper coin .....	870.19		
National bank notes and all issues U. S. Government (Except Gold Cert.).....	6,623.00		
Suspense account.....	516.60		
Total.....	\$ 88,471.16	Total.....	\$ 88,471.16

**Bank of Grand Cane**

Located at Grand Cane,

Opened for Business October 1st, 1904.

Parish of DeSoto.

P. E. ALLEN, President.

OFFICERS.

C. B. HICKS, Vice-President.

W. H. SMITH, Cashier.

DIRECTORS—P. E. Allen, O. B. Hicks, J. D. Leopold, C. A. Douglas, H. W. Smith.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	53,094.18	Capital stock paid in.....\$	15,000.00
Other loans and discounts..	46,747.22	Surplus .....	10,000.00
United States bonds.....	17,400.00	Undivided profits, less ex-	
Banking house, furniture		penses and taxes paid.....	5,536.53
and fixtures.....	4,600.00	Individual deposits subject	
Due from banks and bank-		to check.....	86,972.47
ers (other than above)....	18,974.52	Time certificates of deposit	31,940.52
Gold coin.....	790.00		
Silver, nickel and copper			
coin .....	3,841.60		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	4,002.00		
Total.....	\$ 149,449.52	Total.....	\$ 149,449.52

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	49,125.68	Capital stock paid in.....\$	15,000.00
Other loans and discounts..	29,870.56	Surplus .....	10,000.00
United States bonds.....	9,600.00	Undivided profits, less ex-	
Other bonds, stocks, securi-		penses and taxes paid.....	5,608.06
ties, etc.....	3,000.00	Individual deposits subject	
Banking house, furniture		to check.....	73,942.36
and fixtures.....	4,600.00	Time certificates of deposit	27,656.88
Cash items.....	251.10		
Due from banks and bank-			
ers (other than above)....	32,262.86		
Gold coin.....	927.50		
Silver, nickel and copper			
coin .....	943.60		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	1,626.00		
Total.....	\$ 132,207.30	Total.....	\$ 132,207.30



## Grayson Bank

Located at Grayson,

Parish of Caldwell.

Opened for Business December 1st, 1912.

### OFFICERS.

J. W. CLARKSON, President.

W. R. BROADWAY, Vice-President.

R. F. FENTON, Cashier.

DIRECTORS—J. W. Clarkson, W. R. Broadway, F. L. Sanders, J. A. Warner, R. F. Fenton,  
A. W. Johnson, J. A. Meredith, D. O. A. Biggs, J. E. McClanahan.

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 14,148.71	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	47,001.96	Surplus .....	5,000.00
Other loans and discounts..	90,281.08	Undivided profits, less ex-	
Overdrafts unsecured.....	71.09	penses and taxes paid.....	3,503.08
United States bonds.....	5,256.48	Dividends unpaid.....	40.00
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	500.00	ing .....	898.26
Banking house, furniture		Individual deposits subject	
and fixtures.....	3,869.40	to check.....	74,205.67
Due from banks and bank-		Time certificates of deposit	75,141.53
ers (other than above)....	13,770.12	Bills payable.....	10,000.00
Gold coin.....	405.00		
Silver, nickel and copper			
coin .....	760.70		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	7,724.00		
<b>Total.....</b>	<b>\$ 183,788.54</b>	<b>Total.....</b>	<b>\$ 183,788.54</b>

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 8,280.50	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	50,297.44	Surplus .....	5,000.00
Other loans and discounts..	59,469.79	Undivided profits, less ex-	
United States bonds.....	5,256.48	penses and taxes paid.....	2,637.27
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	3,898.32	ing .....	945.74
Other real estate owned.....	700.00	Individual deposits subject	
Due from banks and bank-		to check.....	71,298.98
ers (other than above)....	14,505.33	Time certificates of deposit	51,404.31
Gold coin.....	465.00	Bills payable.....	4,000.00
Silver, nickel and copper			
coin .....	815.44		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	6,598.00		
<b>Total.....</b>	<b>\$ 150,286.30</b>	<b>Total.....</b>	<b>\$ 150,286.30</b>

**Bank of Greensburg**

Located at Greensburg,

Parish of St. Helena.

Opened for Business May 11th, 1904.

**OFFICERS.**

W. G. HAMBERLIN, President.

CHAS. J. COLE, Vice-President.

ROBERT E. COLE, Cashier.

DIRECTORS—T. A. Bickham, Chas. J. Cole, Robert E. Cole, W. G. Hamberlin, H. W. Lindsey, G. W. Rohner, A. J. Rohner, R. E. Womack, J. E. Wilson.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	90,224.70	Capital stock paid in.....\$	15,000.00
Other loans and discounts..	70,983.66	Surplus .....	15,000.00
Overdrafts unsecured.....	662.32	Undivided profits, less ex-	
Other bonds, stocks, securi-		penses and taxes paid.....	7,317.67
ties, etc.....	3,400.00	Cashiers' checks outstand-	
Banking house, furniture		ing .....	10.00
and fixtures.....	1,100.00	Individual deposits subject	
Due from banks and bank-		to check.....	68,282.35
ers (other than above)....	16,738.67	Time certificates of deposit	51,819.70
Cash items.....	181.27	Bills payable.....	34,000.00
Checks on other banks.....	193.31		
Gold coin.....	200.00		
Silver, nickel and copper			
coin .....	2,372.79		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	5,373.00		
Total.....\$	191,429.72	Total.....\$	191,429.72

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	78,267.66	Capital stock paid in.....\$	15,000.00
Other loans and discounts..	55,357.25	Surplus .....	15,000.00
Overdrafts unsecured.....	376.21	Undivided profits, less ex-	
United States bonds.....	2,950.00	penses and taxes paid.....	6,585.63
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	3,656.00	ing .....	37.99
Banking house, furniture		Individual deposits subject	
and fixtures.....	1,100.00	to check.....	55,556.41
Cash items.....	287.57	Time certificates of deposit	57,380.31
Due from banks and bank-		Bills payable.....	11,000.00
ers (other than above)....	13,873.11		
Checks on other banks.....	313.08		
Gold coin.....	310.00		
Silver, nickel and copper			
coin .....	2,023.46		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	2,046.00		
Total.....\$	160,560.34	Total.....\$	160,560.34

# Gretna Exchange & Savings Bank

Located at Gretna,

Parish of Jefferson.

Opened for Business July 26th, 1911.

## OFFICERS.

JULES G. FISHER, President.

A. T. STUMPF, Vice-President.

CHAS. F. GELBKE, Vice-President.

T. G. NICHOLSON, Cashier.

W. R. WHITE, Asst. Cashier.

DIRECTORS—Jules G. Fisher, Chas. F. Gelbke, Theo. S. Landry, Jos. A. Bourgeois, A. T. Stumpf, S. M. Mayer, Henry Hirsch, Jno. Ehret, Meyer Eisman.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 136,850.00	Capital stock paid in.....	\$ 60,000.00
Loans secured by mortgage	65,765.00	Surplus .....	10,000.00
Other loans and discounts..	334,560.51	Undivided profits, less ex-	
Overdrafts unsecured.....	1,667.17	penses and taxes paid.....	3,439.58
United States bonds.....	39,862.25	Unearned discount.....	1,383.91
Other bonds, stocks, securi-		Dividends unpaid.....	3,010.50
ties, etc.....	41,232.40	Certified checks.....	50.00
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	21,917.23	ing .....	228.00
Other real estate owned.....	818.44	Individual deposits subject	
Cash items.....	2,463.47	to check.....	549,567.06
Due from banks and bank-		Individual savings deposits	291,633.82
ers (other than above)....	239,553.63	Reserved for interest and	
Checks on other banks.....	161.60	taxes .....	6,000.00
Gold coin.....	150.00		
Silver, nickel and copper			
coin .....	2,168.17		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	38,143.00		
Total.....	\$ 925,312.87	Total.....	\$ 925,312.87

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 146,788.35	Capital stock paid in.....	\$ 60,000.00
Loans secured by mortgage	64,082.04	Surplus .....	15,000.00
Other loans and discounts..	348,287.33	Undivided profits, less ex-	
Overdrafts unsecured.....	1,787.13	penses and taxes paid.....	3,979.34
United States bonds.....	67,958.37	Unearned discount.....	4,027.55
Other bonds, stocks, securi-		Due to other banks and	
ties, etc.....	65,112.89	bankers .....	37,250.00
Banking house, furniture		Dividends unpaid.....	3,040.00
and fixtures.....	44,001.46	Certified checks.....	10.00
Interest earned, not collect-		Cashiers' checks outstand-	
ed .....	4,629.21	ing .....	517.21
Cash items.....	1,920.33	Individual deposits subject	
Due from banks and bank-		to check.....	404,249.20
ers (other than above)....	145,414.13	Demand certificates of de-	
Checks on other banks.....	981.48	posit .....	1,000.00
Gold coin.....	420.00	Individual savings deposits	385,729.91
Silver, nickel and copper		Time certificates of deposit	5,000.00
coin .....	2,844.49	Reserved for interest.....	1,500.00
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	27,076.00		
Total.....	\$ 921,303.21	Total.....	\$ 921,303.21

# Jefferson Trust & Savings Bank

Located at Gretna,

Parish of Jefferson.

Opened for Business January 3rd, 1903.

## OFFICERS.

JAS. R. MEYERS, President.

J. C. ELLIS, Vice-President.

JAS. DINKINS, Vice-President.

W. R. BOGGS, Cashier.

MISS K. COUNCIL, Asst. Cashier.

DIRECTORS—L. A. Marrero, Jas. Dinkins, Jas. R. Meyers, J. C. Ellis, C. G. Rives, Jr., L. C. Fos, Wm. Rebentisch.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 22,445.00	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	42,000.00	Surplus .....	5,500.00
Other loans and discounts..	313,942.46	Undivided profits, less ex-	
Stock in Federal Reserve		penses and taxes paid.....	1,623.64
Bank .....	1,650.00	Due to other banks and	
Overdrafts unsecured.....	340.96	bankers .....	7,462.20
United States bonds.....	2,850.00	Dividends unpaid.....	3,000.00
Other bonds, stocks, securi-		Certified checks.....	5.50
ties, etc.....	87,460.40	Individual deposits subject	
Banking house, furniture		to check.....	254,898.91
and fixtures.....	18,000.00	Individual savings deposits	283,238.57
Reserve in Federal Reserve		Reserved for interest and	
Bank .....	23,049.50	taxes .....	2,723.91
Due from banks and bank-			
ers (other than above)....	63,314.27		
Checks on other banks.....	566.10		
Gold coin.....	1,099.50		
Silver, nickel and copper			
coin .....	2,246.54		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	29,488.00		
Total.....	\$ 608,452.73	Total.....	\$ 608,452.73

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 20,862.40	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	50,682.88	Surplus .....	10,000.00
Other loans and discounts..	423,773.84	Undivided profits, less ex-	
Overdrafts unsecured.....	711.50	penses and taxes paid.....	3,000.00
United States bonds.....	2,800.00	Dividends unpaid.....	3,000.00
Other bonds, stocks, securi-		Certified checks.....	18.00
ties, etc.....	96,769.00	Individual deposits subject	
Banking house, furniture		to check.....	317,675.32
and fixtures.....	18,000.00	Individual savings deposits	282,024.60
Reserve in Federal Reserve		Time certificates.....	2,000.00
Bank .....	27,867.78	Notes and bills rediscounted	50,000.00
Due from banks and bank-		Reserved for interest and	
ers (other than above)....	50,709.23	taxes .....	1,337.96
Checks on other banks.....	296.40		
Gold coin.....	32.50		
Silver, nickel and copper			
coin .....	2,274.35		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	24,276.00		
Total.....	\$ 719,055.88	Total.....	\$ 719,055.88



# Bank of Gueydan

Located at Gueydan,

Parish of Vermillion.

Opened for Business May 13, 1901.

## OFFICERS.

O. R. HOPSON, President.

H. M. BONE, Vice-President.

LEO P. BONNIN, Vice-President.

DIRECTORS—O. R. Hopson, H. M. Bone, E. T. Lovell, Leo P. Bonnin, W. L. Doss, E. E. Broussard, F. H. Orillion, J. D. Bonnin.

O. R. HOPSON, Cashier.

F. H. ORILLION, Asst. Cashier.

M. E. TRIGGS, Asst. Cashier.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Loans secured by mortgage..	15,285.00	Capital stock paid in.....\$	25,000.00
Other loans and discounts..	329,171.19	Surplus .....	25,000.00
United States bonds.....	150.00	Undivided profits, less ex-	
Other bonds, stocks, securi-		penses and taxes paid.....	20,000.00
ties, etc.....	6,000.00	Dividends unpaid.....	2,105.00
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	11,063.98	ing .....	181.23
Other real estate owned.....	3,818.85	Individual deposits subject	
Cash items.....	62.71	to check.....	124,994.10
Due from banks and bank-		Time certificates of deposit	5,290.92
ers (other than above)....	28,828.47	Certificates of deposit for	
Gold coin.....	912.00	borrowed money.....	24,299.23
Gold certificates.....	400.00	Bills payable.....	175,000.00
Silver, nickel and copper		Reserve for interest and	
coin .....	3,329.03	taxes .....	2,060.75
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	4,800.00		
Suspense account.....	110.00		
Total.....	\$ 403,931.23	Total.....	\$ 403,931.23

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	7,394.85	Capital stock paid in.....\$	25,000.00
Loans secured by mortgage	174,987.26	Surplus .....	25,000.00
Other loans and discounts..	180,163.78	Undivided profits, less ex-	
Other bonds, stocks, securi-		penses and taxes paid.....	6,615.59
ties, etc.....	5,000.00	Dividends unpaid.....	105.00
Banking house, furniture,		Cashiers' checks outstand-	
and fixtures.....	11,249.97	ing .....	3,608.79
Other real estate owned.....	2,895.30	Individual deposits subject	
Cash items.....	31.37	to check.....	114,313.67
Due from banks and bank-		Individual savings deposits	8,087.17
ers (other than above)....	17,252.03	Certificates of deposit for	
Checks for clearing house...	685.09	borrowed money.....	47,137.92
Gold coin.....	930.00	Bills payable.....	173,970.00
Silver, nickel and copper		Liability on letters of credit	
coin .....	2,533.57	and acceptances.....	4,842.75
National bank notes and all		Reserved for interest and	
issues U. S. Government		taxes .....	730.08
(Except Gold Cert.).....	1,445.00		
Customers' liability on let-			
ters of credit and accept-			
ances .....	4,842.75		
Total.....	\$ 409,410.97	Total.....	\$ 409,410.97

**Bank of St. Charles**

Located at Hahnville,

Parish of St. Charles.

Opened for Business July 8th, 1920.

**OFFICERS.**

C. E. ALEXANDER, President.

LEON C. VIAL, Vice-President.

H. I. LANDRY, Cashier.

**DIRECTORS**—C. E. Alexander, Leon C. Vial, H. I. Landry, Leo A. Marrero, J. B. Landry,  
I. T. Baudouin, Layous Gassen, A. L. Keller, Paul T. Montz, B. T. Mowbray, F. Schexnaydre,  
T. B. Sellers.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	401.67	Capital stock paid in.....\$	15,000.00
Other loans and discounts..	62,700.76	Surplus .....	3,000.00
United States bonds.....	50.00	Undivided profits, less ex-	
Banking house, furniture		penses and taxes paid.....	1,662.68
and fixtures.....	5,816.20	Cashiers' checks outstand-	
Cash items.....	125.00	ing .....	1,142.22
Due from banks and bank-		Individual deposits subject	
ers (other than above)....	8,778.81	to check.....	49,064.61
Silver, nickel and copper		Time certificates of deposit	10,953.11
coin .....	342.25		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	2,120.00		
Suspense account.....	487.93		
<b>Total.....\$</b>	<b>80,822.62</b>	<b>Total.....\$</b>	<b>80,822.62</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	10,901.67	Capital stock paid in.....\$	25,000.00
Other loans and discounts..	148,750.29	Undivided profits, less ex-	
Overdrafts unsecured.....	5,108.59	penses and taxes paid.....	879.91
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	13,993.63	ing .....	311.92
Banking house, furniture		Individual deposits subject	
and fixtures.....	6,121.09	to check.....	146,222.24
Cash items.....	1,502.70	Individual savings deposits	1,209.83
Due from banks and bank-		Time certificates of deposit	14,240.82
ers (other than above)....	34,679.83	Bills payable.....	15,000.00
Gold coin.....	85.00	Notes and bills rediscounted	21,304.40
Silver, nickel and copper		Reserved for interest and	
coin .....	504.29	taxes .....	1,462.70
National bank notes and all		Amount due to persons not	
issues U. S. Government		included in foregoing.....	7.27
(Except Gold Cert.).....	3,892.00		
Suspense account.....	100.00		
<b>Total.....\$</b>	<b>225,639.09</b>	<b>Total.....\$</b>	<b>225,639.09</b>

# First State Bank & Trust Company

Located at Hammond, Parish of Tangipahoa.  
 Opened for Business November, 1904.  
 Operates Branch at Ponchatoula.

## OFFICERS.

A. LORANGER, President. J. M. BLACHE, Vice-President.  
 S. M. CATE, Vice-President. SAM L. HILL, Cashier.  
 DIRECTORS—A. Loranger, J. M. Blache, Oscar Donaldson, C. R. Anderson, F. B. Thomas,  
 J. Graziana, Jas. Jumonville, J. M. Fournay, O. P. Waldrop, S. M. Cate, Mydland Thomaso,  
 W. L. Houlton, Tony Guagliando, J. L. Pattanotte.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 43,245.54	Capital stock paid in.....	\$ 100,000.00
Loans secured by mortgage	93,260.00	Surplus .....	8,000.00
Other loans and discounts..	475,625.15	Undivided profits, less ex	
Overdrafts unsecured.....	2,710.20	penses and taxes paid.....	3,480.46
United States bonds.....	25,856.00	Due to other banks and	
Other bonds, stocks, securi-		bankers .....	506.49
ties, etc.....	136,781.07	Dividends unpaid.....	3,500.00
Banking house, furniture		Certified checks.....	204.00
and fixtures.....	29,858.34	Cashiers' checks outstand-	
Other real estate owned.....	12,927.25	ing .....	296.60
Cash items.....	1,012.75	Individual deposits subject	
Due from banks and bank-		to check.....	241,839.69
ers (other than above)....	14,738.30	Trust funds on deposit.....	2,073.94
Checks on other banks.....	4,055.64	Individual savings deposits	60,900.68
Gold coin.....	527.50	Time certificates of deposit	277,393.71
Silver, nickel and copper		Bills payable.....	174,000.00
coin .....	8,188.83		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	23,409.00		
Total.....	\$ 872,195.57	Total.....	\$ 872,195.57

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 53,630.50	Capital stock paid in.....	\$ 100,000.00
Loans secured by mortgage	96,400.12	Surplus .....	25,000.00
Other loans and discounts..	593,851.60	Undivided profits, less ex	
Overdrafts unsecured.....	5,685.85	penses and taxes paid.....	957.24
United States bonds.....	277.07	Dividends unpaid.....	4,096.10
Other bonds, stocks, securi-		Certified checks.....	2,571.00
ties, etc.....	309,310.00	Cashiers' checks outstand-	
Banking house, furniture		ing .....	209.05
and fixtures.....	34,220.70	Individual deposits subject	
Other real estate owned.....	10,292.34	to check.....	276,769.54
Cash items.....	2,393.54	Trust funds on deposit.....	563.04
Due from banks and bank-		Individual savings deposits	301,329.87
ers (other than above)....	30,495.64	Time certificates of deposit	204,478.91
Gold coin.....	102.50	Bills payable.....	185,000.00
Silver, nickel and copper		Notes and bills rediscounted	67,339.71
coin .....	4,072.60		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	25,582.00		
Total.....	\$1,168,314.46	Total.....	\$1,168,314.46

**Hammond State Bank**

Located at Hammond,

Parish of Tangipahoa.

Opened for Business, 1906.

**OFFICERS.**

R. LILLIE, President.

L. V. SETTOON, Vice-President.

B. M. MORRISON, Vice-President.

E. RICHARDSON, Cashier.

H. M. HERBERT, Asst. Cashier.

DIRECTORS—R. Lillie, B. M. Morrison, L. V. Settoon, Jacob Wolf, O. C. Pantall, E. E. June, E. Richardson, C. E. Norman, J. Q. Adams.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 31,394.20	Capital stock paid in.....	\$ 75,000.00
Loans secured by mortgage	235,867.59	Surplus .....	85,000.00
Other loans and discounts..	594,345.17	Undivided profits, less ex-	
Overdrafts unsecured.....	3,563.68	penses and taxes paid.....	17,388.69
Overdrafts secured.....	762.53	Dividends unpaid.....	12,000.00
United States bonds.....	12,375.00	Certified checks.....	91.65
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	104,663.50	ing .....	1,646.82
Banking house, furniture		Individual deposits subject	
and fixtures.....	10,000.00	to check.....	423,760.58
Other real estate owned.....	30,528.00	Individual savings deposits	180,944.87
Cash items.....	2,420.89	Time certificates of deposit	323,056.44
Due from banks and bank-		Reserved for interest and	
ers (other than above)....	62,487.39	taxes .....	4,250.00
Gold coin.....	356.00		
Silver, nickel and copper			
coin .....	2,268.10		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	32,107.00		
<b>Total.....</b>	<b>\$1,123,139.05</b>	<b>Total.....</b>	<b>\$1,123,139.05</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 16,000.00	Capital stock paid in.....	\$ 75,000.00
Loans secured by mortgage	178,781.87	Surplus .....	85,000.00
Other loans and discounts..	619,596.98	Undivided profits, less ex-	
Overdrafts secured.....	1,877.12	penses and taxes paid.....	13,257.84
Overdrafts unsecured.....	3,109.88	Dividends unpaid.....	12,024.00
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	165,500.00	ing .....	357.24
Banking house, furniture		Individual deposits subject	
and fixtures.....	17,500.00	to check.....	279,175.45
Other real estate owned.....	15,378.00	Individual savings deposits	262,929.57
Cash items.....	3,495.52	Time certificates of deposit	282,718.39
Due from banks and bank-		Bills payable.....	75,000.00
ers (other than above)....	41,880.33		
Gold coin.....	571.00		
Silver, nickel and copper			
coin .....	1,398.79		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	20,373.00		
<b>Total.....</b>	<b>\$1,085,462.49</b>	<b>Total.....</b>	<b>\$1,085,462.49</b>



## Harrisonburg State Bank

Located at Harrisonburg,

Parish of Catahoula.

Opened for Business September 21st, 1907.

### OFFICERS

R. M. TALLAFERRO, President.

H. W. BETHARD, Cashier.

J. C. SEGRIST, Vice-President.

DIRECTORS—D. N. Thompson, R. M. Taliaferro, W. R. Webb, Harvey Taylor, O. B. Kirby,  
J. C. Segrist, H. W. Bethard, R. J. Wilson, M. C. Thompson.

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Loans secured by mortgage..	\$ 77,250.44	Capital stock paid in.....	\$ 15,000.00
Other loans and discounts..	85,699.78	Surplus .....	5,000.00
Overdrafts secured.....	17,401.79	Undivided profits, less ex-	
Overdrafts unsecured.....	1,072.73	penses and taxes paid.....	13,641.93
United States bonds.....	13,850.00	Cashiers' checks outstand-	
Other bonds, stocks, securi-		ing .....	416.82
ties, etc.....	74.41	Individual deposits subject	
Banking house, furniture		to check.....	104,372.74
and fixtures.....	4,480.45	Time certificates of deposit	71,516.03
Cash items.....	817.57	Bills payable.....	20,000.00
Due from banks and bank-			
ers (other than above)....	20,854.59		
Gold coin.....	95.00		
Silver, nickel and copper			
coin .....	1,369.04		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	4,398.00		
Suspense account.....	2,583.72		
<b>Total.....</b>	<b>\$ 229,947.52</b>	<b>Total.....</b>	<b>\$ 229,947.52</b>

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Loans secured by mortgage..	\$ 90,316.79	Capital stock paid in.....	\$ 15,000.00
Other loans and discounts..	54,276.22	Surplus .....	13,000.00
Overdrafts unsecured.....	22,903.63	Undivided profits, less ex-	
United States bonds.....	15,300.00	penses and taxes paid.....	3,038.19
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	7,049.54	ing .....	659.48
Cash items.....	30.00	Individual deposits subject	
Due from banks and bank-		to check.....	133,559.17
ers (other than above)....	58,631.92	Time certificates of deposit	40,589.20
Gold coin.....	87.50	Certificates of deposit for	
Silver, nickel and copper		borrowed money.....	36,551.12
coin .....	1,319.10	Bills payable.....	15,000.00
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	7,431.00		
Suspense account.....	51.46		
<b>Total.....</b>	<b>\$ 257,397.16</b>	<b>Total.....</b>	<b>\$ 257,397.16</b>

### The Citizens' Bank

Located at Haynesville, Parish of Claiborne.  
Opened for Business November, 1912.

#### OFFICERS.

H. B. McEACHERN, President. T. U. NORTON, Vice-President.  
W. B. BAUCUM, Vice-President. J. C. McEACHERN, Cashier.  
C. B. MILLER, Asst. Cashier.  
DIRECTORS—H. B. McEachern, T. U. Norton, W. P. Baucum, J. O. Robert, C. E. Miller, J. F. Gipson, T. C. Ware, C. L. Miller, J. C. McEachern.

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Deamnd loans.....	\$ 14,548.22	Capital stock paid in.....	\$ 25,000.00
Loans secured by mortgage	26,473.27	Surplus .....	6,000.00
Other loans and discounts..	103,474.79	Undivided profits, less ex-	
Overdrafts secured.....	7,155.34	penses and taxes paid.....	813.79
Overdrafts unsecured.....	303.96	Cashiers' checks outstand-	
United States bonds.....	3,774.03	ing .....	918.67
Banking house, furniture		Individual deposits subject	
and fixtures.....	6,151.09	to check.....	141,614.13
Other real estate owned.....	3,304.57	Individual savings deposits	2,372.45
Due from banks and bank-		Time certificates of deposit	22,021.94
ers (other than above)....	21,550.83		
Checks on other banks.....	279.02		
Gold coin.....	694.50		
Silver, nickel and copper			
coin .....	2,131.36		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	8,900.00		
Total.....	\$ 198,740.98	Total.....	\$ 198,740.98

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 30,406.82	Capital stock paid in.....	\$ 40,000.00
Loans secured by mortgage	151,048.31	Surplus .....	10,000.00
Other loans and discounts..	246,813.77	Undivided profits, less ex-	
Overdrafts unsecured.....	16,683.86	penses and taxes paid.....	1,485.16
United States bonds.....	2,169.28	Cashiers' checks outstand-	
Other bonds, stocks, securi-		ing .....	15,371.80
ties, etc.....	4,275.00	Individual deposits subject	
Banking house, furniture		to check.....	530,964.64
and fixtures.....	7,790.95	Individual savings deposits	4,800.82
Due from banks and bank-		Time certificates of deposit	50,670.88
ers (other than above)....	120,508.08	Amount due to persons not	
Checks for clearing house..	15,574.22	included in foregoing.....	76.89
Gold coin.....	1,022.00		
Silver, nickel and copper			
coin .....	2,681.30		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	14,439.00		
Customers' liability on let-			
ters of credit and accept-			
ances .....	39,957.60		
Total.....	\$ 653,370.19	Total.....	\$ 653,370.19

### Planters' Bank

Located at Haynesville.

Parish of Claiborne.

Opened for Business October, 1901.

#### OFFICERS.

A. H. SOUTHERN, President.

S. L. BOONE, Vice-President.

J. C. SHERMAN, Vice-President.

F. E. RANKIN, Cashier.

J. G. RANKIN, Asst. Cashier.

DIRECTORS—S. L. Boone, J. C. Sherman, H. M. Hogue, S. S. Smith, C. E. Miller, Geo. W. Green, A. H. Southern, F. E. Rankin.

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 77,459.92	Capital stock paid in.....	\$ 40,000.00
Loans secured by mortgage.....	32,951.64	Surplus .....	20,000.00
Other loans and discounts.....	264,017.43	Undivided profits, less ex-	
Overdrafts unsecured.....	757.03	penses and taxes paid.....	1,638.01
United States bonds.....	7,847.33	Cashiers' checks outstand-	
Banking house, furniture		ing .....	3,463.20
and fixtures.....	13,789.00	Individual deposits subject	
Cash items.....	430.77	to check.....	312,169.11
Due from banks and bank-		Time certificates of deposit	77,207.58
ers (other than above)....	40,850.03	Amount due to persons not	
Checks on other banks.....	233.00	included in foregoing.....	38.25
Gold coin.....	1,615.00		
Gold Certificates.....	470.00		
Silver, nickel and copper			
coin .....	1,152.00		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	12,943.00		
<b>Total.....</b>	<b>\$ 454,516.15</b>	<b>Total.....</b>	<b>\$ 454,516.15</b>

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 77,766.18	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage.....	57,793.77	Surplus .....	30,000.00
Other loans and discounts....	399,742.51	Undivided profits, less ex-	
Overdrafts unsecured.....	4,771.84	penses and taxes paid.....	10,887.70
United States bonds.....	48,258.03	Certified checks.....	2,500.00
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	13,789.00	ing .....	40,554.17
Other real estate owned.....	4,000.00	Individual deposits subject	
Cash items.....	1,501.75	to check.....	1,433,182.18
Due from banks and bank-		Time certificates of deposit	230,875.50
ers (other than above)....	1,132,438.87		
Checks on other banks.....	2,701.21		
Gold coin.....	2,492.50		
Gold certificates.....	1,960.00		
Silver, nickel and copper			
coin .....	3,313.98		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	37,064.00		
Customers' liability on let-			
ters of credit and accept			
ances .....	10,191.81		
Suspense account.....	214.10		
<b>Total.....</b>	<b>\$1,797,999.55</b>	<b>Total.....</b>	<b>\$1,797,999.55</b>

**Homer Trust & Savings Bank**

Located at Homer,

Parish of Claiborne.

Opened for Business June 30th, 1920.

Operates Branches at Athens and Haynesville.

**OFFICERS.**

C. O. FERGUSON, President.

L. T. LANCASTER, Cashier.

F. T. KING, Vice-President.

RALEIGH GILL, Asst. Cashier.

W. A. MCKENZIE, Vice-President.

R. A. ETZEL, Asst. Cashier.

J. M. OAKES, Vice-President.

T. M. OAKES, Asst. Cashier.

DIRECTORS—C. O. Ferguson, F. T. King, J. H. King, G. G. Wilson, W. A. McKenzie, L. T. Lancaster, Guy Oakes, E. S. Mitchell, J. R. Madden, Jno. S. Richardson, J. Melton Oakes.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Loans secured by mortgage..	116,026.30	Capital stock paid in.....	\$ 50,000.00
Other loans and discounts..	716,730.80	Surplus .....	50,000.00
Loans secured by cotton.....	1,100.77	Undivided profits, less ex-	
Overdrafts unsecured.....	240.45	penses and taxes paid.....	490.98
United States bonds.....	199.44	Unearned discount.....	12,772.51
Banking house, furniture		Due to other banks and	
and fixtures.....	4,549.59	bankers .....	56,602.14
Cash items.....	272.86	Dividends unpaid.....	5,000.00
Due from banks and bank-		Cashiers' checks outstand-	
ers (other than above)....	203,669.38	ing .....	275.90
Checks on other banks.....	2,447.96	Individual deposits subject	
Gold coin.....	95.00	to check.....	51,071.48
Silver, nickel and copper		Individual savings deposits	684,015.72
coin .....	893.61	Time certificates of deposit	141,709.66
National bank notes and all		Reserved for interest and	
issues U. S. Government		taxes .....	720.77
(Except Gold Cert.).....	6,458.00	Amount due to persons not	
		included in foregoing.....	25.00
<b>Total.....</b>	<b>\$1,052,684.16</b>	<b>Total.....</b>	<b>\$1,052,684.16</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 1,397.83	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	144,405.51	Surplus .....	50,000.00
Other loans and discounts..	680,342.33	Undivided profits, less ex-	
Overdrafts unsecured.....	1,274.62	penses and taxes paid.....	7,229.70
Other bonds, stocks, securi-		Due to other banks and	
ties, etc.....	699.44	bankers .....	34,630.03
Banking house, furniture		Dividends unpaid.....	5,064.99
and fixtures.....	25,993.83	Cashiers' checks outstand-	
Cash items.....	944.06	ing .....	3,265.10
Due from banks and bank-		Individual deposits subject	
ers (other than above)....	480,015.03	to check.....	186,159.10
Checks on other banks.....	2,248.13	Individual savings deposits	618,783.92
Gold coin.....	242.50	Time certificates of deposit	387,007.41
Silver, nickel and copper		Reserved for interest and	
coin .....	1,837.03	taxes .....	10,739.06
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	13,479.00		
<b>Total.....</b>	<b>\$1,352,879.31</b>	<b>Total.....</b>	<b>\$1,352,879.31</b>



# Bank of Houma

Located at Houma,

Parish of Terrebonne.

Opened for Business April 16th, 1892.

## OFFICERS.

A. F. DAVIDSON, President.

R. R. DARROW, Vice-President.

JAS. H. PULLEN, Cashier.

GEO. J. GUENO, Asst. Cashier.

DIRECTORS—A. F. Davidson, R. R. Barrow, Edmond McCollam, P. W. Kerwin, L. J. Menville,  
Jno. D. Minor, B. R. Shaffer, A. J. Bonvillain, R. B. Butler, Emil Marmande, D. M. Kilpatrick.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 9,504.34	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	226,982.23	Surplus .....	50,000.00
Other loans and discounts..	50,585.48	Undivided profits, less ex-	
Overdrafts secured.....	40,901.98	penses and taxes paid.....	8,076.95
United States bonds.....	48,000.00	Certified checks.....	15,290.35
Other bonds, stocks, securi-		Individual deposits subject	
ties, etc.....	79.26	to check.....	260,318.39
Banking house, furniture		Bills payable.....	171,988.70
and fixtures.....	17,683.70		
Other real estate owned.....	3,184.08		
Cash items.....	3,109.96		
Due from banks and bank-			
ers (other than above)....	117,066.29		
Gold coin.....	15.00		
Silver, nickel and copper			
coin .....	3,985.41		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	34,566.00		
Suspense account.....	10.66		
Total.....	\$ 555,674.39	Total.....	\$ 555,674.39

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 2,742.22	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	275,684.39	Surplus .....	50,000.00
Other loans and discounts..	43,627.84	Undivided profits, less ex-	
Due by Parish Terrebonne..	27,056.97	penses and taxes paid.....	3,142.37
Due by customers.....	179.41	Certified checks.....	2.05
United States bonds.....	48,300.00	Individual deposits subject	
Other bonds, stocks, securi-		to check.....	170,393.66
ties, etc.....	1,406.67	Time certificates of deposit	4,757.23
Banking house, furniture		Bills payable.....	214,750.00
and fixtures.....	17,281.31		
Other real estate owned.....	3,184.08		
Cash items.....	488.90		
Due from banks and bank-			
ers (other than aobve)....	52,312.66		
Gold coin.....	15.00		
Silver, nickel and copper			
coin .....	3,281.24		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	17,476.00		
Suspense account.....	8.62		
Total.....	\$ 493,045.31	Total.....	\$ 493,045.31

## The Bank of Terrebonne & Savings Bank

Located at Houma,                      Parish of Terrebonne.  
Opened for Business July 28th, 1910.

### OFFICERS.

ERNEST ELLENDER, President.                      F. P. GUIDRY, Vice-President.  
A. A. SANDERS, Vice-President.                      C. P. SMITH, Manager.  
L. W. GILBERT, Vice-President.                      C. A. LEDET, Cashier.  
C. J. LEHMAN, Asst. Cashier.

DIRECTORS—A. P. Cantrelle, Julius Dupont, C. A. Duplantis, Ernest Ellender, F. P. Guidry,  
L. W. Gilbert, J. P. Landry, C. A. Ledet, Emile Levron, Lee P. Lottinger, E. J. Richaud,  
A. A. Sanders, C. P. Smith, W. E. Thibodaux, J. W. Warren.

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 39,640.00	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	336,803.68	Surplus .....	25,000.00
Other loans and discounts..	207,911.31	Undivided profits, less ex-	
Overdrafts unsecured.....	554.78	penses and taxes paid.....	11,111.36
United States bonds and W.		Due to other banks and	
S. S. ....	91,308.20	bankers .....	7,604.38
Other bonds, stocks, securi-		Individual deposits subject	
ties, etc. ....	56,375.00	to check.....	414,038.35
Banking house, furniture		Individual savings deposits	228,807.33
and fixtures.....	17,986.04	Bills payable.....	177,000.00
Cash items.....	5,037.88		
Due from banks and bank-			
ers (other than above)....	126,074.24		
Gold coin.....	762.50		
Gold certificates.....	150.00		
Silver, nickel and copper			
coin .....	3,889.79		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	27,068.00		
<b>Total.....</b>	<b>\$ 913,561.42</b>	<b>Total.....</b>	<b>\$ 913,561.42</b>

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 43,750.00	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	303,065.03	Surplus .....	37,500.00
Other loans and discounts..	101,018.78	Undivided profits, less ex-	
Overdrafts unsecured.....	4,566.30	penses and taxes paid.....	4,109.78
United States bonds.....	44,500.00	Due to other banks and	
Other bonds, stocks, securi-		bankers .....	7,820.67
ties, etc. ....	42,225.00	Dividends unpaid.....	10.00
Banking house, furniture		Individual deposits subject	
and fixtures.....	15,911.70	to check.....	394,435.13
Cash items.....	6,180.06	Individual savings deposits	217,315.51
Due from banks and bank-			
ers (other than above)....	126,127.12		
Checks on other banks.....	1,242.46		
Gold coin.....	1,132.50		
Silver, nickel and copper			
coin .....	4,061.14		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	17,411.00		
<b>Total.....</b>	<b>\$ 711,191.09</b>	<b>Total.....</b>	<b>\$ 711,191.09</b>

# People's Bank & Trust Company

Located at Houma,

Parish of Terrebonne.

Opened for Business July 30th, 1910.

## OFFICERS.

L. H. JASTREMSKI, President.

JNO. D. SHAFFER, Vice-President.

JEAN L. CAILLOUET, Vice-President.

J. C. DUPONT, Vice-President.

DIRECTORS—L. H. Jastremski, Jno. D. Shaffer, Jean L. Caillouet, J. C. Dupont, F. A. Bonvillain, G. Montegut, Judge H. M. Wallis, Jr., R. J. Younger, A. M. Dupont, A. R. Viguerie, Chas. J. Champagne, Xavier H. St. Martin, O. C. Sundberry, I. Lewald, H. Walther, R. C. Toups, C. C. Krumbhaar.

F. A. BONVILLAIN, Vice-President.

G. MONTEGUT, Cashier.

J. A. ROBICHAUX, Asst. Cashier.

J. ARTHUR DASPIT, Asst. Cashier.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 118,434.04	Capital stock paid in.....	\$ 100,000.00
Loans secured by mortgage	241,166.10	Surplus .....	50,000.00
Other loans and discounts..	353,961.80	Undivided profits, less ex-	
Overdrafts unsecured.....	9,091.85	penses and taxes paid.....	6,288.98
United States bonds.....	127,225.00	Dividends unpaid.....	5,152.00
Other bonds, stocks, securi-		Certified checks.....	62.50
ties, etc.....	311,748.55	Cashiers' checks outstand-	
Banking house, furniture		ing .....	5,535.22
and fixtures.....	39,553.75	Individual deposits subject	
Other real estate owned.....	2,944.84	to check.....	679,555.88
Cash items.....	1,104.90	Trust funds on deposit.....	105.00
Due from banks and bank-		Individual savings deposits	243,720.31
ers (other than above)....	123,835.39	Time certificates of deposit	79,205.24
Checks on other banks.....	15,918.88	Bills payable.....	129,000.00
Gold coin.....	375.00	Notes and bills rediscounted	92,075.00
Silver, nickel and copper			
coin .....	3,241.14		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	42,012.00		
Suspense account.....	86.89		
Total.....	\$1,390,700.13	Total.....	\$1,390,700.13

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 7,178.53	Capital stock paid in.....	\$ 100,000.00
Loans secured by mortgage	423,396.48	Surplus .....	55,000.00
Other loans and discounts..	315,721.04	Undivided profits, less ex-	
Overdrafts unsecured.....	7,726.11	penses and taxes paid.....	5,793.87
Other bonds, stocks, securi-		Certified checks.....	-3,500.00
ties, etc.....	266,355.42	Cashiers' checks outstand-	
Banking house, furniture		ing .....	3,749.38
and fixtures.....	39,224.82	Individual deposits subject	
Other real estate owned.....	2,636.34	to check.....	476,520.45
Cash items.....	3,183.14	Trust funds on deposit.....	60.00
Due from banks and bank-		Individual savings deposits	227,546.76
ers (other than above)....	147,431.06	Time certificates of deposit	43,125.11
Checks on other banks.....	5,039.89	Bills payable.....	287,560.00
Gold coin.....	412.50	Notes and bills rediscounted	48,500.00
Silver, nickel and copper		Amount due to persons not	
coin .....	5,318.45	included in foregoing.....	34.99
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	27,127.00		
Suspense account.....	639.78		
Total.....	\$1,251,390.56	Total.....	\$1,251,390.56

# **Ida State Bank**

Located at Ida,

Opened for Business October 5th, 1917.

Parish of Caddo.

## **OFFICERS.**

W. B. MEANS, President.

D. B. KEITH, Cashier.

W. B. BUMGARDNER, Vice-President.

LOIS HERRING, Asst. Cashier.

DIRECTORS—W. B. Means, W. R. Bumgardner, D. B. Keith, J. T. Means, J. R. Chandler,  
P. C. Armstrong, J. H. Westmoreland, C. H. Atkins, J. D. Barber, C. L. Perry.

## **STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	23,580.47	Capital stock paid in.....\$	15,000.00
Other loans and discounts..	22,094.22	Surplus .....	1,000.00
Overdrafts secured.....	188.28	Undivided profits, less ex-	
United States bonds.....	3,000.00	penses and taxes paid.....	694.25
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	4,401.67	ing .....	607.93
Cash items.....	262.79	Individual deposits subject	
Due from banks and bank-		to check.....	23,924.58
ers (other than above)....	1,459.75	Time certificates of deposit	4,739.51
Gold coin.....	137.50	Bills payable.....	12,400.00
Silver, nickel and copper			
coin .....	351.59		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	2,890.00		
<b>Total.....\$</b>	<b>58,366.27</b>	<b>Total.....\$</b>	<b>58,366.27</b>

## **STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	14,702.96	Capital stock paid in.....\$	15,000.00
Other loans and discounts..	21,971.86	Surplus .....	1,500.00
Overdrafts secured.....	44.13	Cashiers' checks outstand-	
Overdrafts unsecured.....	21.14	ing .....	361.96
United States bonds.....	2,800.00	Individual deposits subject	
Other bonds, stocks, securi-		to check.....	19,618.93
ties, etc.....	42.28	Time certificates of deposit	4,424.78
Banking house, furniture		Bills payable.....	7,000.00
and fixtures.....	4,451.67	Bonds borrowed.....	2,800.00
Due from banks and bank-			
ers (other than above)....	3,734.51		
Gold coin.....	95.00		
Silver, nickel and copper			
coin .....	259.94		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	1,454.00		
Suspense account.....	1,128.18		
<b>Total.....\$</b>	<b>50,705.67</b>	<b>Total.....\$</b>	<b>50,705.67</b>



**Farmers' & Merchants' Bank**

Located at Independence, Parish of Tangipahoa.  
Opened for Business September 10th, 1908.

**OFFICERS.**

H. P. MITCHELL, President. A. KLUCHIN, Vice-President.  
DR. A. J. STRANGE, Vice-President. A. S. TURNER, Cashier.  
MRS. I. N. STAFFORD, Asst. Cashier.  
DIRECTORS—M. Becker, Dr. A. J. Strange, B. E. Kemp, A. Kluchin, Jno. A. Huck, L. Gumelsky,  
Chas. Anzalone, T. D. Robertson, H. P. Mitchell, A. S. Turner, J. Y. Ware, D. T. Evans,  
W. H. Allen.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Other loans and discounts..\$	138,402.48	Capital stock paid in.....\$	25,000.00
Overdrafts unsecured.....	1,409.36	Surplus .....	895.98
Other bonds, stocks, securi- ties, etc.....	14,500.00	Undivided profits, less ex- penses and taxes paid.....	1,257.75
Banking house, furniture and fixtures.....	9,823.36	Due to other banks and bankers .....	3,725.19
Other real estate owned.....	3,000.00	Individual deposits subject to check.....	24,193.54
Cash items.....	229.40	Time certificates of deposit	33,605.78
Due from banks and bank- ers (other than above)....	1,430.65	Bills payable.....	87,500.00
Gold coin.....	251.00	Amount due to persons not included in foregoing.....	104.96
Silver, nickel and copper coin .....	1,027.95		
National bank notes and all issues U. S. Government (Except Gold Cert.).....	6,209.00		
Total.....\$	176,283.20	Total.....\$	176,283.20

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....\$	991.62	Capital stock paid in.....\$	25,000.00
Loans secured by mortgage	30,377.64	Surplus .....	895.98
Other loans and discounts..	113,877.04	Undivided profits, less ex- penses and taxes paid.....	170.01
Overdrafts secured.....	743.64	Individual deposits subject to check.....	45,173.83
Overdrafts unsecured.....	277.99	Time certificates of deposit	22,890.66
United States bonds.....	15,000.00	Bills payable.....	94,500.00
Banking house, furniture and fixtures.....	9,843.36	Suspense account.....	327.27
Other real estate owned.....	3,000.00		
Due from banks and bank- ers (other than above)....	8,773.24		
Checks for clearing house....	124.73		
Silver, nickel and copper coin .....	346.49		
National bank notes and all issues U. S. Government (Except Gold Cert.).....	5,602.00		
Total.....\$	188,957.75	Total.....\$	188,957.75

## Bank of Iota

Located at Iota,

Opened for Business March, 1913.

Parish of Acadia.

A. V. DUCOTE, President.

R. L. DOUCET, Cashier.

W. P. SELLERS, Vice-President.

R. BROUSSARD, Asst. Cashier.

DIRECTORS—A. V. Ducote, W. P. Sellers, Sam Cart, Sr., L. Bernard, R. L. Doucet.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 30,517.19	Capital stock paid in.....	\$ 25,000.00
Loans secured by mortgage	18,031.35	Surplus .....	10,000.00
Other loans and discounts..	321,714.80	Undivided profits, less ex-	
Overdrafts unsecured.....	7,235.66	penses and taxes paid.....	2,380.22
United States bonds.....	69,800.00	Cashiers' checks outstand-	
Other bonds, stocks, securi-		ing .....	7.50
ties, etc.....	1,934.00	Individual deposits subject	
Banking house, furniture		to check.....	120,203.01
and fixtures.....	5,900.00	Time certificates of deposit	48,041.85
Cash items.....	371.39	Bills payable.....	110,000.00
Reserve in Federal Reserve		Notes and bills rediscounted	167,765.45
Bank .....	29,119.27	Bonds borrowed.....	5,000.00
Due from banks and bank-			
ers (other than above)....	852.49		
Gold coin.....	70.00		
Silver, nickel and copper			
coin .....	1,085.88		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	1,766.00		
Total.....	\$ 488,398.03	Total.....	\$ 488,398.03

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 7,568.05	Capital stock paid in.....	\$ 25,000.00
Loans secured by mortgage	33,831.35	Surplus .....	10,000.00
Other loans and discounts..	287,103.40	Undivided profits, less ex-	
Overdrafts unsecured.....	6,311.86	penses and taxes paid.....	3,813.32
United States bonds.....	33,950.00	Cashiers' checks outstand-	
Other bonds, stocks, securi-		ing .....	115.10
ties, etc.....	1,934.00	Time certificates of deposit	38,357.36
Banking house, furniture		Individual deposits subject	
and fixtures.....	5,900.00	to check.....	101,093.47
Other real estate owned.....	6,440.00	Bills payable.....	63,650.00
Cash items.....	94.91	Notes and bills rediscounted	167,151.75
Reserve in Federal Reserve		Liability on letters of credit	
Bank .....	6,702.28	and acceptances.....	10,000.00
Due from banks and bank-			
ers (other than above)....	18,596.59		
Gold coin.....	195.00		
Silver, nickel and copper			
coin .....	339.56		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	214.00		
Customers' liability on let			
ters of credit and accept			
ances .....	10,000.00		
Total.....	\$ 419,181.00	Total.....	\$ 419,181.00

### Bank of Jackson

Located at Jackson,

Parish of East Feliciana.

Opened for Business June 6th, 1904.

#### OFFICERS.

G. G. KELLER, President.

C. E. GILLUM, Cashier.

D. M. PIPES, Vice-President.

DIRECTORS—G. G. Keller, D. M. Pipes, W. S. Payne, Dr. J. W. Lea, A. S. Tomb, Geo. S. McCrea,  
C. E. Gillum.

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 3,694.00	Capital stock paid in.....	\$ 10,000.00
Loans secured by mortgage	21,427.65	Surplus .....	5,000.00
Other loans and discounts..	58,438.96	Undivided profits, less ex-	
United States bonds.....	25,543.00	penses and taxes paid.....	3,960.28
Banking house, furniture		Dividends unpaid.....	1,500.00
and fixtures.....	2,500.00	Individual deposits subject	
Other real estate owned.....	200.00	to check.....	92,517.01
Cash items.....	51.24	Time certificates of deposit	43,200.83
Due from banks and bank-			
ers (other than above)....	34,395.57		
Gold coin.....	117.50		
Silver, nickel and copper			
coin .....	1,119.20		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	8,691.00		
<b>Total.....</b>	<b>\$ 156,178.12</b>	<b>Total.....</b>	<b>\$ 156,178.12</b>

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 1,319.00	Capital stock paid in.....	\$ 10,000.00
Loans secured by mortgage	31,833.03	Surplus .....	5,000.00
Other loans and discounts..	40,829.15	Undivided profits, less ex-	
United States bonds.....	25,543.00	penses and taxes paid.....	5,663.99
Banking house, furniture		Individual deposits subject	
and fixtures.....	2,200.00	to check.....	84,730.57
Other real estate owned.....	200.00	Time certificates of deposit	40,234.11
Due from banks and bank-			
ers (other than above)....	35,582.02		
Gold coin.....	127.50		
Silver, nickel and copper			
coin .....	1,723.97		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	6,271.00		
<b>Total.....</b>	<b>\$ 145,628.67</b>	<b>Total.....</b>	<b>\$ 145,628.67</b>

### Citizens' Bank

Located at Jeanerette,

Parish of Iberia.

Opened for Business August 4th, 1898.

#### OFFICERS.

DR. C. A. MCGOWEN, President.

H. B. HEWES, Vice-President.

C. A. POIRSON, Cashier.

C. C. EDWARDS, Asst. Cashier.

E. L. CHANEY, Asst. Cashier.

DIRECTORS—C. A. McGowen, H. B. Hewes, J. C. Bussey, J. C. Akers, Chas. Wormser, L. Lyons, R. H. Brown.

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 46,558.25	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	146,105.56	Surplus .....	25,000.00
Other loans and discounts..	352,028.20	Undivided profits, less ex-	
Overdrafts unsecured.....	294.39	penses and taxes paid.....	3,201.74
United States bonds.....	47,150.00	Unearned discount.....	1,889.06
Other bonds, stocks, securi-		Dividends unpaid.....	4,640.00
ties, etc.....	6,548.40	Individual deposits subject	
Banking house, furniture		to check.....	317,726.73
and fixtures.....	6,090.84	Demand certificates of de-	
Cash items.....	2,656.76	posit .....	13,642.72
Due from banks and bank-		Individual savings deposits	164,486.00
ers (other than above)....	77,792.19	Bills payable.....	155,000.00
Gold coin.....	1,865.00		
Silver, nickel and copper			
coin .....	10,696.66		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	37,800.00		
<b>Total.....</b>	<b>\$ 735,586.25</b>	<b>Total.....</b>	<b>\$ 735,586.25</b>

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 50,957.00	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	139,058.98	Surplus .....	25,000.00
Other loans and discounts..	245,874.66	Undivided profits, less ex-	
Overdrafts unsecured.....	628.97	penses and taxes paid.....	3,656.52
Other bonds, stocks, securi-		Individual deposits subject	
ties, etc.....	9,165.70	to check.....	258,755.65
Banking house, furniture		Demand certificates of de-	
and fixtures.....	5,796.35	posit .....	15,582.84
Other real estate owned.....	3,109.55	Individual savings deposits	133,743.24
Cash items.....	934.24	Bills payable.....	95,000.00
Due from banks and bank-			
ers (other than above)....	106,895.82		
Gold coin.....	727.50		
Silver, nickel and copper			
coin .....	6,589.48		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	12,000.00		
<b>Total.....</b>	<b>\$ 581,738.25</b>	<b>Total.....</b>	<b>\$ 581,738.25</b>



### Bank of Jena

Located at Jena,

Opened for Business October 16th, 1906.

Parish of LaSalle.

J. B. WRIGHT, President.

## OFFICERS.

L. M. DAVIS, Vice-President.

H. M. DAVIS, Cashier.

DIRECTORS—J. B. Wright, L. M. Davis, W. D. Boddie, Jas. N. Coleman, Dr. B. L. Thompson,  
L. L. Davidson, J. P. Whatley, P. W. Whatley, F. E. Jones.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 3,000.00	Capital stock paid in.....	\$ 14,400.00
Loans secured by mortgage	45,000.00	Surplus .....	17,795.28
Other loans and discounts..	208,216.62	Undivided profits, less ex-	
Overdrafts unsecured.....	393.31	penses and taxes paid.....	3,640.63
United States bonds.....	22,500.00	Cashiers' checks outstand-	
Other bonds, stocks, securi-		ing .....	1,407.05
ties, etc.....	840.00	Individual deposits subject	
Banking house, furniture		to check.....	337,669.14
and fixtures.....	5,600.00	Time certificates of deposit	91,327.55
Cash items.....	633.77	Amount due to persons not	
Due from banks and bank-		included in foregoing.....	46.70
ers (other than above)....	166,408.00		
Gold coin.....	710.00		
Silver, nickel and copper			
coin .....	2,444.65		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	10,540.00		
Total.....	\$ 466,286.35	Total.....	\$ 466,286.35

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 1,350.00	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	62,527.42	Surplus .....	20,000.00
Other loans and discounts..	208,708.83	Undivided profits, less ex-	
Overdrafts unsecured.....	135.57	penses and taxes paid.....	2,999.98
United States bonds.....	22,500.00	Cashiers' checks outstand-	
War Savings Stamps.....	840.00	ing .....	1,251.06
Banking house, furniture		Individual deposits subject	
and fixtures.....	5,600.00	to check.....	188,869.99
Due from banks and bank-		Time certificates of deposit	119,921.51
ers (other than above)....	43,706.99	Bills payable.....	18,000.00
Checks on other banks.....	201.24	Amount due to persons not	
Gold coin.....	783.00	included in foregoing.....	11.51
Silver, nickel and copper			
coin .....	1,505.00		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	18,196.00		
Total.....	\$ 366,054.05	Total.....	\$ 366,054.05

**Citizens' Bank**

Located at Jena,

Opened for Business July, 1913.

Parish of LaSalle.

**OFFICERS.**

E. YOUNG, President.

W. R. ADAMS, Vice-President.

G. C. WOMACK, Vice-President.

C. BAY, Cashier.

MRS. O. S. BURDICK, Asst. Cashier.

DIRECTORS—E. Young, G. C. Womack, W. R. Adams, C. Bay, R. W. Baker, S. B. Hanes,  
C. I. Humphreys, J. W. Poland, Dr. F. L. Richardson.**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.****RESOURCES**

Demand loans.....	\$ 9,061.52
Loans secured by mortgage	19,192.81
Other loans and discounts..	70,187.76
Overdrafts secured.....	244.54
Overdrafts unsecured.....	267.36
United States bonds.....	10,350.00
Other bonds, stocks, securi- ties, etc.....	2,250.00
Banking house, furniture and fixtures.....	5,672.25
Other real estate owned.....	200.00
Cash items.....	723.72
Due from banks and bank- ers (other than above)....	4,426.40
Gold coin.....	40.00
Silver, nickel and copper coin .....	657.10
National bank notes and all issues U. S. Government (Except Gold Cert.).....	11,735.00
Suspense account.....	1,029.15
<b>Total.....</b>	<b>\$ 136,037.61</b>

**LIABILITIES**

Capital stock paid in.....	\$ 15,000.00
Undivided profits, less ex- penses and taxes paid.....	1,138.81
Cashiers' checks outstand- ing .....	387.30
Individual deposits subject to check.....	55,240.60
Time certificates of deposit	38,871.02
Bills payable.....	25,000.00
Amount due to persons not included in foregoing.....	399.88
<b>Total.....</b>	<b>\$ 136,037.61</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.****RESOURCES**

Loans secured by mortgage.\$	19,192.81
Other loans and discounts..	82,000.65
Overdrafts unsecured.....	499.72
Other bonds, stocks, securi- ties, etc.....	2,450.00
Banking house, furniture and fixtures.....	6,178.22
Other real estate owned.....	200.00
Cash items.....	713.26
Due from banks and bank- ers (other than above)....	13,536.74
Gold coin.....	112.50
Silver, nickel and copper coin .....	753.56
National bank notes and all issues U. S. Government (Except Gold Cert.).....	4,400.00
<b>Total.....</b>	<b>\$ 130,037.46</b>

**LIABILITIES**

Capital stock paid in.....	\$ 25,000.00
Surplus .....	2,500.00
Undivided profits, less ex- penses and taxes paid.....	338.30
Individual deposits subject to check.....	57,699.92
Individual savings deposits	2,406.92
Time certificates of deposit	21,467.32
Bills payable.....	20,000.00
Reserved for interest and taxes .....	625.00
<b>Total.....</b>	<b>\$ 130,037.46</b>

## Jackson Parish Bank

Located at Jonesboro,

Parish of Jackson.

Opened for Business June 13th, 1904.

### OFFICERS.

A. E. SIMONTON, President.

G. E. COX, Vice-President.

W. C. McDONALD, Vice-President.

W. E. JEFFRESS, Cashier.

WILBUR C. McDONALD, Asst. Cashier.

DIRECTORS—A. E. Simonton, G. E. Cox, J. E. Cox, M. B. Peavy, W. C. McDonald, W. D. Jeffress,  
Wm. J. Hammon, L. W. Ramsey, W. E. Jeffrees.

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Loans secured by mortgage..	69,610.68	Capital stock paid in.....	\$ 35,000.00
Other loans and discounts..	121,642.93	Surplus .....	9,500.00
Overdrafts secured.....	19,559.80	Undivided profits, less ex-	
Overdrafts unsecured.....	2,922.96	penses and taxes paid.....	8,470.43
United States bonds.....	20,000.00	Cashiers' checks outstand-	
Insurance .....	181.46	ing .....	756.82
Banking house, furniture		Individual deposits subject	
and fixtures.....	5,629.88	to check.....	199,831.24
Other real estate owned.....	295.48	Time certificates of deposit	124,875.56
Cash items.....	334.91	Bills payable.....	25,000.00
Due from banks and bank-		Amount due to persons not	
ers (other than above)....	124,379.48	included in foregoing.....	160.88
Checks on other banks.....	13,471.73		
Gold coin.....	2,627.50		
Silver, nickel and copper			
coin .....	2,918.12		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	20,020.00		
<b>Total.....</b>	<b>\$ 403,594.93</b>	<b>Total.....</b>	<b>\$ 403,594.93</b>

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Loans secured by mortgage..	71,616.90	Capital stock paid in.....	\$ 35,000.00
Other loans and discounts..	111,621.85	Surplus .....	12,500.00
Overdrafts secured.....	23,223.30	Dividends unpaid.....	3,500.00
Overdrafts unsecured.....	445.46	Cashiers' checks outstand-	
United States bonds.....	20,000.00	ing .....	729.44
Other bonds, stocks, securi-		Individual deposits subject	
ties, etc.....	1,552.78	to check.....	142,260.35
Banking house, furniture		Time certificates of deposit	126,040.50
and fixtures.....	5,620.00	Amount due to persons not	
Other real estate owned.....	470.48	included in foregoing.....	40.71
Cash items.....	102.95		
Due from banks and bank-			
ers (other than above)....	67,054.34		
Checks on other banks.....	1,128.91		
Gold coin.....	2,815.00		
Silver, nickel and copper			
coin .....	1,812.03		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	12,607.00		
<b>Total.....</b>	<b>\$ 320,071.00</b>	<b>Total.....</b>	<b>\$ 320,071.00</b>

**Jonesboro State Bank**

Located at Jonesboro,

Opened for Business January, 1913.

Parish of Jackson.

V. E. HODGE, President.

C. F. McBRIDE, Cashier.

J. H. LANDRUM, Vice-President.

C. C. MOBLEY, Asst. Cashier.

DIRECTORS—V. E. Hodge, J. H. Landrum, E. L. Walker, W. J. McBride, A. D. Jones, J. M. Talbot,

J. T. McBride, Jr., J. D. Waldrop, Peter Wyatt, C. F. McBride.

**OFFICERS.****STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 700.00	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	53,901.98	Surplus .....	5,000.00
Other loans and discounts..	111,579.50	Undivided profits, less ex-	
Overdrafts unsecured.....	1,422.65	penses and taxes paid.....	3,366.95
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	5,000.00	ing .....	2,223.65
Cash items.....	448.41	Individual deposits subject	
Due from banks and bank-		to check.....	79,931.61
ers (other than above)....	13,886.60	Time certificates of deposit	53,072.21
Checks on other banks.....	614.39	Bills payable.....	35,000.00
Gold coin.....	312.50	Notes and bills rediscounted	4,592.00
Gold certificates.....	2,400.00	Amount due to persons not	
Silver, nickel and copper		included in foregoing.....	7.06
coin .....	715.45		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	7,212.00		
<b>Total.....</b>	<b>\$ 198,193.48</b>	<b>Total.....</b>	<b>\$ 198,193.48</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 951.84	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	55,600.24	Surplus .....	8,000.00
Other loans and discounts..	60,876.06	Undivided profits, less ex-	
Overdrafts secured.....	11,608.12	penses and taxes paid.....	481.33
Overdrafts unsecured.....	5.70	Dividends unpaid.....	1,500.00
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	5,000.00	ing .....	1,738.88
Cash items.....	170.67	Individual deposits subject	
Due from banks and bank-		to check.....	62,334.47
ers (other than above)....	12,138.86	Time certificates of deposit	44,525.44
Checks on other banks.....	208.43	Bills payable.....	20,000.00
Gold coin.....	575.00		
Silver, nickel and copper			
coin .....	1,643.20		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	4,802.00		
<b>Total.....</b>	<b>\$ 153,580.12</b>	<b>Total.....</b>	<b>\$ 153,580.12</b>



### Catahoula Bank

Located at Jonesville,

Parish of Catahoula.

Opened for Business October 19th, 1902.

## OFFICERS.

E. M. GRAYSON, President.

W. P. FOSTER, Cashier.

L. YANCEY, Vice-President.

O. R. WURSTER, Asst. Cashier.

DIRECTORS—E. M. Grayson, L. Yancey, W. P. Foster, O. R. Wurster, Ernest Young, E. R. Yancey, Jno. A. Guss, C. W. Yancey, Jos. M. Trisler.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	44,534.88	Capital stock paid in.....\$	14,800.00
Other loans and discounts..	87,525.02	Surplus .....	3,000.00
Overdrafts unsecured.....	44.93	Undivided profits, less ex-	
Banking house, furniture		penses and taxes paid.....	6,678.12
and fixtures.....	7,232.00	Dividends unpaid.....	1,040.00
Cash items.....	2,165.97	Cashiers' checks outstand-	
Due from banks and bank-		ing .....	916.38
ers (other than above)....	15,700.88	Individual deposits subject	
Gold coin.....	507.50	to check.....	119,252.83
Silver, nickel and copper		Time certificates of deposit	14,269.03
coin .....	1,603.32	Bills payable.....	10,000.00
National bank notes and all			
issues U. S. Government			
(Except Gold Cert).....	10,616.00		
Suspense account.....	25.86		
Total.....\$	169,956.36	Total.....\$	169,956.36

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	55,526.24	Capital stock paid in.....\$	14,800.00
Other loans and discounts..	36,597.33	Surplus .....	5,000.00
Overdrafts unsecured.....	21.19	Undivided profits, less ex-	
Banking house, furniture		penses and taxes paid.....	3,087.73
and fixtures.....	7,000.00	Dividends unpaid.....	970.00
Cash items.....	155.00	Cashiers' checks outstand-	
Due from banks and bank-		ing .....	1,953.74
ers (other than above)....	14,682.59	Individual deposits subject	
Checks on other banks.....	100.00	to check.....	79,489.52
Gold coin.....	30.00	Time certificates of deposit	13,334.05
Silver, nickel and copper			
coin .....	818.69		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	3,704.00		
Total.....\$	118,635.04	Total.....\$	118,635.04

**Bank of Kaplan**

Located at Kaplan,

Parish of Vermillion.

Opened for Business November 27th, 1911.

**OFFICERS.**

W. A. POCHE, President.

A. M. SMITH, Cashier.

L. SAPORITO, Vice-President.

V. J. CHAUVIN, Asst. Cashier.

L. J. MEAUX, Asst. Cashier.

DIRECTORS—W. A. Poche, L. Saporito, E. Eleazer, Rene Broussard, Desire Meaux, A. M. Smith, U. L. Vincent.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 9,172.03	Capital stock paid in.....	\$ 75,000.00
Loans secured by mortgage	42,054.00	Undivided profits, less ex-	
Other loans and discounts..	307,234.30	penses and taxes paid.....	12,800.28
Overdrafts unsecured.....	947.65	Individual deposits subject	
Other bonds, stocks, securi-		to check.....	105,588.25
ties, etc.....	21,800.00	Time certificates of deposit	27,572.67
Banking house, furniture		Bills payable.....	190,000.00
and fixtures.....	7,611.23	Notes and bills rediscounted	7,500.00
Other real estate owned.....	1,460.00		
Cash items.....	1,682.67		
Due from banks and bank			
ers (other than above)....	19,990.83		
Gold coin.....	590.00		
Gold Certificates.....	800.00		
Silver, nickel and copper			
coin .....	1,235.49		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	3,883.00		
<b>Total.....</b>	<b>\$ 418,461.20</b>	<b>Total.....</b>	<b>\$ 418,461.20</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 8,258.72	Capital stock paid in.....	\$ 75,000.00
Loans secured by mortgage	44,240.73	Surplus .....	10,000.00
Other loans and discounts..	228,592.16	Undivided profits, less ex-	
Overdrafts unsecured.....	818.66	penses and taxes paid.....	4,943.90
Other bonds, stocks, securi-		Individual deposits subject	
ties, etc.....	4,700.00	to check.....	131,450.67
Banking house, furniture		Time certificates of deposit	22,455.03
and fixtures.....	7,715.93	Bills payable.....	80,000.00
Other real estate owned.....	7,713.33	Notes and bills rediscounted	5,700.00
Cash items.....	60.67		
Due from banks and bank			
ers (other than above)....	25,703.05		
Gold coin.....	575.00		
Gold certificates.....	300.00		
Silver, nickel and copper			
coin .....	69.35		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	802.00		
<b>Total.....</b>	<b>\$ 329,549.60</b>	<b>Total.....</b>	<b>\$ 329,549.60</b>

### Kentwood Bank

Located at Kentwood,

Parish of Tangipahoa.

Opened for Business March 8th, 1902.

## OFFICERS.

R. A. KENT, President.

W. K. AMACKER, Cashier.

W. C. KENT, Vice-President.

W. H. BURRIS, Asst. Cashier.

DIRECTORS—R. A. Kent, W. C. Kent, A. B. Lee, E. T. Tate, W. K. Amacker.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 6,000.00	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	52,017.88	Surplus .....	34,000.00
Other loans and discounts..	211,461.09	Undivided profits, less ex-	
Overdrafts unsecured.....	183.34	penses and taxes paid.....	823.13
United States bonds.....	8,200.00	Dividends unpaid.....	5,000.00
Louisiana State bonds.....	4,000.00	Certified checks.....	3,625.00
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	600.00	ing .....	7,710.03
Banking house, furniture		Individual deposits subject	
and fixtures.....	6,000.00	to check.....	218,135.22
Other real estate owned.....	10,650.00	Individual savings deposits	43,868.41
Cash items.....	452.04	Time certificates of deposit	75,796.13
Due from banks and bank-		Amount due to persons not	
ers (other than above)....	115,312.14	included in foregoing.....	1.42
Gold coin.....	1,165.00		
Silver, nickel and copper			
coin .....	1,805.85		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	21,112.00		
<b>Total.....</b>	<b>\$ 438,959.34</b>	<b>Total.....</b>	<b>\$ 438,959.34</b>

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 2,532.00	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	46,470.13	Surplus .....	35,000.00
Other loans and discounts' 226,151.28		Undivided profits, less ex-	
Overdrafts unsecured.....	93.23	penses and taxes paid.....	1,753.09
United States bonds.....	9,000.00	Dividends unpaid.....	7,500.00
Louisiana State bonds.....	4,000.00	Cashiers' checks outstand-	
Other bonds, stocks, securi-		ing .....	4,551.51
ties, etc.....	14,080.00	Individual deposits subject	
Banking house, furniture		to check.....	195,174.04
and fixtures.....	6,000.00	Individual savings deposits	44,346.95
Other real estate owned.....	9,260.00	Time certificates of deposit	72,169.86
Cash items.....	249.92	Reserved for interest and	
Due from banks and bank-		taxes .....	2,500.00
ers (other than above)....	71,097.54		
Gold coin.....	932.50		
Silver, nickel and copper			
coin .....	1,848.85		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	21,280.00		
<b>Total.....</b>	<b>\$ 412,995.45</b>	<b>Total.....</b>	<b>\$ 412,995.45</b>

### Bank of Kilbourne

Located at Kilbourne, Parish of West Carroll.  
Opened for Business December 27th, 1919.

#### OFFICERS.

J. C. STEPHENSON, President. L. J. FRANKLIN, Vice-President.  
F. F. COVINGTON, Cashier.

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 25,792.49	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	18,790.66	Undivided profits, less ex-	
United States bonds.....	360.00	penses and taxes paid.....	8.08
Banking house, furniture		Due to other banks and	
and fixtures.....	9,597.24	bankers .....	2,375.73
Cash items.....	411.98	Cashiers' checks outstand-	
Due from banks and bank-		ing .....	383.15
ers (other than above)....	2,556.48	Individual deposits subject	
Checks on other banks.....	71.75	to check.....	17,395.46
Gold coin.....	105.00	Time certificates of deposit	500.00
Silver, nickel and copper		Bills payable.....	24,500.00
coin .....	608.83		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	1,868.00		
Total.....	\$ 60,162.42	Total.....	\$ 60,162.42



### Bank of Labadie

Located at Labadieville,

Opened for Business April 27th, 1907.

Parish of Assumption.

## OFFICERS.

H. C. DANSEREAU, President.

ALBERT BLANCHARD, Vice-President.

GUS VILLERE, Cashier.

F. A. FLANDRY, JR., Asst. Cashier.

DIRECTORS—H. C. Dansereau, Albert Blanchard, Eno Blanchard, Louis Coddon, J. A. Barthet, Geo. A. Menuet, J. V. H. Beary, Edmond E. Webre, Gus Villere.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 5,300.00	Capital stock paid in.....	\$ 20,000.00
Loans secured by mortgage	23,099.05	Surplus .....	10,000.00
Other loans and discounts..	120,104.51	Undivided profits, less ex-	
Overdrafts unsecured.....	2,212.79	penses and taxes paid.....	4,911.83
United States bonds.....	33,853.07	Dividends unpaid.....	15.00
Louisiana State bonds.....	1,000.00	Individual deposits subject	
Other bonds, stocks, securi-		to check.....	169,593.87
ties, etc.....	10,575.00	Time certificates of deposit	1,375.00
Banking house, furniture		Bills payable.....	40,300.00
and fixtures.....	12,130.10	Amount due to persons not	
Cash items.....	137.48	included in foregoing.....	1,000.00
Due from banks and bank-			
ers (other than above)....	19,442.34		
Gold coin.....	25.00		
Gold certificates.....	1,020.00		
Silver, nickel and copper			
coin .....	5,590.36		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	12,706.00		
Total.....	\$ 247,195.70	Total.....	\$ 247,195.70

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 250.00	Capital stock paid in.....	\$ 20,000.00
Loans secured by mortgage	50,812.41	Surplus .....	4,000.00
Other loans and discounts..	38,152.33	Undivided profits, less ex-	
Overdrafts unsecured.....	317.16	penses and taxes paid.....	2,681.54
United States bonds.....	35,400.00	Dividends unpaid.....	5.00
Louisiana State bonds.....	1,000.00	Individual deposits subject	
Other bonds, stocks, securi-		to check.....	146,196.79
ties, etc.....	905.00	Trust funds on deposit.....	1,000.00
Banking house, furniture		Time certificates of deposit	10,000.00
and fixtures.....	12,148.10		
Other real estate owned.....	8,779.54		
Cash items.....	285.69		
Due from banks and bank-			
ers (other than above)....	17,091.84		
Gold coin.....	805.00		
Gold certificates.....	240.00		
Silver, nickel and copper			
coin .....	4,191.26		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	13,505.00		
Total.....	\$ 183,883.33	Total.....	\$ 183,883.33

**Bank of Lafayette & Trust Company**

Located at Lafayette, Parish of Lafayette.

Opened for Business August 1st, 1898.

Operates Branches at Broussard, Carencro, Duson, Scott and Youngsville.

**OFFICERS.**

CHAS. O. MOUTON, President. R. O. YOUNG, Vice-President.  
 M. BILLEAUD, JR., Vice-President. L. L. JUDICE, Vice-President.  
 J. J. DAVIDSON, Vice-President. J. C. BARRY, Cashier.  
**DIRECTORS**—M. Billeaud, Jr., S. P. Brown, H. Billeaud, J. C. Barry, Wm. Campbell, J. J. Davidson,  
 Geo. Doucet, P. A. Duplex, Gaston Francez, O. A. Guidry, L. L. Judice, P. R. Landry,  
 Chas. O. Mouton, L. A. Prejean, J. Gilbert St. Julien, R. O. Young.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 124,659.00	Capital stock paid in.....	\$ 250,000.00
Loans secured by mortgage	1,066,797.62	Surplus .....	250,000.00
Other loans and discounts..	1,818,287.25	Undivided profits, less ex-	
Overdrafts unsecured.....	4,880.83	penses and taxes paid.....	59,708.96
United States bonds.....	256,626.00	Unearned discount.....	7,775.52
Other bonds, stocks, securi-		Due to other banks and	
ties, etc.....	274,933.06	bankers .....	37,508.68
Banking house, furniture		Dividends unpaid.....	266.00
and fixtures.....	115,767.99	Certified checks.....	26.73
Other real estate owned.....	5,016.22	Cashiers' checks outstand-	
Cash items.....	10,212.62	ing .....	374.25
Due from banks and bank-		Individual deposits subject	
ers (other than above)....	228,749.37	to check.....	1,440,440.69
Checks on other banks.....	38,554.67	Individual savings deposits	3,589.44
Gold coin.....	352.50	Time certificates of deposit	568,616.58
Silver, nickel and copper		Bills payable.....	1,287,000.00
coin .....	8,772.72	Notes and bills rediscounted	34,560.00
National bank notes and all		Liability on letters of credit	
issues U. S. Government		and acceptances.....	50,000.00
(Except Gold Cert.).....	21,107.00	Bonds borrowed.....	9,850.00
Customers' liability on let-		Dividend payable Jan. 1,	
ters of credit and accept-		1921 .....	25,000.00
ances .....	50,000.00		
<b>Total.....</b>	<b>\$4,024,716.85</b>	<b>Total.....</b>	<b>\$4,024,716.85</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 172,365.13	Capital stock paid in.....	\$ 250,000.00
Loans secured by mortgage	1,373,522.19	Surplus .....	250,000.00
Other loans and discounts..	1,436,859.76	Undivided profits, less ex-	
Overdrafts unsecured.....	2,017.44	penses and taxes paid.....	58,777.89
United States bonds.....	113,450.00	Unearned discount.....	3,480.67
Other bonds, stocks, securi-		Due to other banks and	
ties, etc.....	354,398.51	bankers .....	69,148.63
Banking house, furniture		Dividends unpaid.....	20,321.00
and fixtures.....	151,232.75	Certified checks.....	865.26
Other real estate owned.....	13,838.23	Cashiers' checks outstand-	
Cash items.....	6,355.61	ing .....	20,336.83
Due from banks and bank-		Individual deposits subject	
ers (other than above)....	394,828.56	to check.....	1,560,006.81
Checks on other banks.....	23,661.95	Individual savings deposits	9,469.63
Gold coin.....	1,300.00	Time certificates of deposit	839,047.54
Silver, nickel and copper		Bills payable.....	981,517.25
coin .....	8,891.48	Reserved for interest and	
National bank notes and all		taxes .....	15,000.00
issues U. S. Government		Bonds borrowed.....	3,250.00
(Except Gold Cert.).....	28,500.00		
<b>Total.....</b>	<b>\$4,081,221.61</b>	<b>Total.....</b>	<b>\$4,081,221.61</b>

## Union Bank & Trust Company

Located at Lafayette,      Parish of Lafayette.  
Opened for Business October 8, 1920.

### OFFICERS.

P. R. LANDRY, President.      P. KRAUSS, Vice-President.  
P. R. ROY, Vice-President.      ADAM JUDICE, Cashier.  
DIRECTORS—P. Krauss, A. J. Comeaux, G. R. De Laoreal, P. J. Voorhies, C. E. Carnes,  
L. L. Judice, J. E. Burleigh, P. R. Landry, P. R. Roy, Eloi D. Broussard, A. B. Denbo,  
M. Y. Moore, W. A. Montgomery, Luke Le Blanc, J. O. Blanchet, R. O. Young, J. C. Barry.

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LABILITIES	
Demand loans.....	\$ 26,447.94	Capital stock paid in.....	\$ 27,600.00
Loans secured by mortgage	37,411.74	Undivided profits, less ex-	
Other loans and discounts..	197,843.79	penses and taxes paid.....	1,999.03
Overdrafts unsecured.....	275.50	Certified checks.....	74.00
United States bonds.....	13,250.00	Cashiers' checks outstand-	
Other bonds, stocks, securi-		ing .....	23.00
ties, etc.....	59,112.08	Individual deposits subject	
Banking house, furniture		to check.....	313,728.50
and fixtures.....	24,405.71	Individual savings deposits	7,027.05
Cash items.....	827.70	Time certificates of deposit	8,273.66
Due from banks and bank-		Bills payable.....	25,000.00
ers (other than above)....	12,223.32	Notes and bills rediscounted	7,100.00
Checks on other banks.....	1,646.36	Amount due to persons not	
Gold coin.....	857.00	included in foregoing.....	2.00
Silver, nickel and copper			
coin .....	2,570.10		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	13,956.00		
Total.....	\$ 390,827.24	Total.....	\$ 390,827.24

**Lake Charles Trust & Savings Bank**

Located at Lake Charles, Parish of Calcasieu.

Opened for Business December, 1912.

## OFFICERS.

H. C. GILL, President. C. D. MOSS, Vice-President and Cashier.  
 N. E. NORTH, Vice-President. D. B. HARMAN, Asst. Cashier.  
 DIRECTORS—L. Kaufman, D. S. Perkin, M. O. LeBleu, E. R. Kaufman, Sol. Reinauer, N. E. North,  
 A. Hollins, C. D. Moss, H. C. Gill, T. H. Watkins, W. P. Webre, D. C. Powell, Chas. P. Martin.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 50,000.00	Capital stock paid in.....	\$ 150,000.00
Loans secured by mortgage	230,047.00	Surplus .....	50,000.00
Other loans and discounts..	718,871.36	Undivided profits, less ex-	
United States bonds.....	32,000.00	penses and taxes paid.....	6,166.08
Other bonds, stocks, securi-		Dividends unpaid.....	7,632.50
ties, etc.....	31,253.29	Individual deposits subject	
and fixtures.....	95,700.00	to check.....	2,900.56
Cash items.....	302.67	Trust funds on deposit.....	5,372.49
Due from banks and bank-		Individual savings deposits	958,215.28
ers (other than above)....	59,434.28	Bills payable.....	6,000.00
Gold coin.....	330.00	Notes and bills rediscounted	44,000.00
Gold certificates.....	10,000.00		
Silver, nickel and copper			
coin .....	122.31		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	2,226.00		
Total.....	\$1,230,286.91	Total.....	\$1,230,286.91

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 52,000.00	Capital stock paid in.....	\$ 150,000.00
Loans secured by mortgage	238,735.33	Surplus .....	50,000.00
Other loans and discounts..	571,218.37	Undivided profits, less ex-	
United States bonds.....	32,000.00	penses and taxes paid.....	3,031.93
Other bonds, stocks, securi-		Dividends unpaid.....	7,620.00
ties, etc.....	30,354.32	Certified checks.....	40.00
Banking house, furniture		Demand certificates of de-	
and fixtures.....	95,700.00	posit .....	4,979.49
Cash items.....	323.38	Trust funds on deposit.....	1,909.41
Due from banks and bank-		Individual savings deposits	915,637.10
ers (other than above)....	99,146.13		
Gold coin.....	260.00		
Gold certificates.....	10,000.00		
Silver, nickel and copper			
coin .....	146.40		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	3,334.00		
Total.....	\$1,133,217.93	Total.....	\$1,133,217.93



### Lake Providence Bank

Located at Lake Providence,

Parish of East Carroll.

Opened for Business September 4th, 1899.

## OFFICERS.

J. N. HILL, President.

J. N. HILL, JR., Cashier.

J. G. PITTMAN, Vice-President.

DIRECTORS—J. N. Hill, R. L. Hill, J. Q. Pittman, Max Levy, G. M. Franklin.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 14,213.22	Capital stock paid in.....	\$ 25,000.00
Loans secured by mortgage	61,416.87	Surplus .....	12,500.00
Other loans and discounts..	151,399.02	Undivided profits, less ex-	
United States bonds.....	71,000.00	penses and taxes paid.....	584.30
Banking house, furniture		Unearned discount.....	336.89
and fixtures.....	4,500.00	Dividends unpaid.....	2,500.00
Due from banks and bank-		Cashiers' checks outstand-	
ers (other than above)....	95,401.49	ing .....	3,242.98
Gold coin.....	130.00	Individual deposits subject	
Silver, nickel and copper		to check.....	214,279.18
coin .....	4,290.98	Individual savings deposits	99,652.98
National bank notes and all		Bills payable.....	50,000.00
issues U. S. Government		Reserved for interest and	
(Except Gold Cert.).....	6,018.00	taxes .....	272.25
Total.....	\$ 408,369.58	Total.....	\$ 408,369.58

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 10,433.29	Capital stock paid in.....	\$ 25,000.00
Loans secured by mortgage	84,384.70	Surplus .....	15,000.00
Other loans and discounts..	53,941.14	Undivided profits, less ex-	
United States bonds.....	99,050.00	penses and taxes paid.....	258.98
Banking house, furniture		Dividends unpaid.....	2,500.00
and fixtures.....	4,500.00	Cashiers' checks outstand-	
Due from banks and bank-		ing .....	784.56
ers (other than above)....	22,024.19	Individual deposits subject	
Gold coin.....	230.00	to check.....	99,763.16
Silver, nickel and copper		Individual savings deposits	113,178.14
coin .....	1,492.46	Bills payable.....	30,000.00
National bank notes and all		Reserved for interest and	
issues U. S. Government		taxes .....	1,151.94
(Except Gold Cert.).....	11,581.00	Total.....	\$ 287,636.78
Total.....	\$ 287,636.78	Total.....	\$ 287,636.78

**Lawtell State Bank**

Located at Lawtell,

Parish of St. Landry.

Opened for Business October 20th, 1919.

## OFFICERS.

S. J. GOSSELIN, President.

C. H. DARDEAU, Cashier.

DIRECTORS—S. J. Gosselin, T. P. Bertrand, F. C. Dejean, J. A. Haas, A. J. Larcade.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	6,270.88	Capital stock paid in.....\$	20,000.00
Other loans and discounts..	44,978.34	Surplus .....	4,000.00
Overdrafts secured.....	47.14	Undivided profits, less ex-	
Banking house, furniture		penses and taxes paid.....	1,550.58
and fixtures.....	5,745.14	Individual deposits subject	
Due from banks and bank-		to check.....	16,541.97
ers (other than above)....	2,634.29	Time certificates of deposit	10,287.50
Gold coin.....	695.50	Bills payable.....	10,000.00
Silver, nickel and copper			
coin .....	605.76		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	1,403.00		
Total.....\$	62,380.05	Total.....\$	62,380.05

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	6,076.88	Capital stock paid in.....\$	20,000.00
Other loans and discounts..	26,395.09	Surplus .....	4,000.00
Overdrafts unsecured.....	153.32	Undivided profits, less ex-	
Banking house, furniture		penses and taxes paid.....	1,713.52
and fixtures.....	5,870.14	Individual deposits subject	
Due from banks and bank-		to check.....	14,391.66
ers (other than above)....	5,648.63	Time certificates of deposit	9,701.98
Gold coin.....	184.50		
Silver, nickel and copper			
coin .....	701.60		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	4,777.00		
Total.....\$	49,807.16	Total.....\$	49,807.16

### The Bank of Lecompte

Located at Lecompte,

Parish of Rapides.

Opened for Business September 20th, 1902.

## OFFICERS.

M. R. EARNEST, President.

MAT COX, Vice-President.

W. H. JONES, Cashier.

G. P. DAVIS, Asst. Cashier.

DIRECTORS—M. R. Earnest, W. H. Jones, H. H. Hardy, J. W. Bolton, Mat Cox, G. W. Galienne, W. S. Warner.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 12,626.50	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	140,220.15	Surplus .....	9,000.00
Other loans and discounts..	109,307.10	Undivided profits, less ex-	
United States bonds.....	1,500.00	penses and taxes paid.....	455.28
Other bonds, stocks, securi-		Dividends unpaid.....	1,500.00
ties, etc.....	846.00	Individual deposits subject	
Banking house, furniture		to check.....	301,289.59
and fixtures.....	2,500.00	Time certificates of deposit	15,150.00
Due from banks and bank-		Bills payable.....	44,000.00
ers (other than above)....	101,153.20		
Checks on other banks.....	450.97		
Silver, nickel and copper			
coin .....	1,628.95		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	16,162.00		
Total.....	\$ 386,394.87	Total.....	\$ 386,394.87

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 10,350.00	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	92,175.20	Surplus .....	10,000.00
Other loans and discounts..	73,884.13	Undivided profits, less ex-	
Overdrafts secured.....	19.72	penses and taxes paid.....	933.70
United States bonds.....	1,500.00	Dividends unpaid.....	1,500.00
Other bonds, stocks, securi-		Individual deposits subject	
ties, etc.....	882.00	to check.....	227,960.28
Banking house, furniture		Time certificates of deposit	20,200.00
and fixtures.....	2,500.00	Reserved for interest and	
Due from banks and bank-		taxes .....	757.25
ers (other than above)....	80,617.48		
Checks on other banks.....	178.73		
Gold coin.....	155.00		
Silver, nickel and copper			
coin .....	4,923.97		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	9,165.00		
Total.....	\$ 276,351.23	Total.....	\$ 276,351.23

# First State Bank

Located at Leesville,

Parish of Vernon.

Opened for Business December, 1910.  
Operates Branches at Fullerton and Slagle.

## OFFICERS.

G. R. FERGUSON, SR., President. S. R. WEST, Vice-President.  
COLUMBUS PITRE, Vice-President. G. N. RICHARDSON, V.-P. and Cashier.  
E. D. BOONE, Asst. Cashier.  
DIRECTORS—G. R. Ferguson, T. R. Hardin, S. R. West, Columbus Pitre, B. F. Cowley,  
G. R. Ferguson, Jr., W. K. Ferguson, W. W. Thompson, G. N. Richardson.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 300.00	Capital stock paid in.....	\$ 100,000.00
Loans secured by mortgage	71,418.12	Surplus .....	25,000.00
Other loans and discounts..	787,450.67	Undivided profits, less ex-	
Overdrafts unsecured.....	238.49	penses and taxes paid.....	14,339.72
United States bonds.....	11,700.00	Dividends unpaid.....	153.00
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	4,901.00	ing .....	4,542.28
Banking house, furniture		Individual deposits subject	
and fixtures.....	32,235.18	to check.....	830,154.29
Other real estate owned.....	4,188.04	Demand certificates of de-	
Cash items.....	495.66	posit .....	9,064.72
Due from banks and bank-		Individual savings deposits	94,444.31
ers (other than above)....	337,477.73	Time certificates of deposit	237,313.24
Checks on other banks.....	2,056.43		
Gold coin.....	725.00		
Silver, nickel and copper			
coin .....	8,210.24		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	53,615.00		
Total.....	\$1,315,011.56	Total.....	\$1,315,011.56

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 2,410.00	Capital stock paid in.....	\$ 100,000.00
Loans secured by mortgage	84,203.41	Surplus .....	25,000.00
Other loans and discounts..	777,772.95	Undivided profits, less ex-	
Overdrafts unsecured.....	134.51	penses and taxes paid.....	13,510.59
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	33,524.74	ing .....	4,840.18
Other real estate owned.....	5,188.04	Individual deposits subject	
Cash items.....	323.33	to check.....	895,693.27
Due from banks and bank-		Demand certificates of de-	
ers (other than above)....	455,077.35	posit .....	12,071.37
Checks on other banks.....	1,309.39	Individual savings deposits	126,215.02
Gold coin.....	1,810.00	Time certificates of deposit	250,314.32
Silver, nickel and copper			
coin .....	2,874.03		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	63,017.00		
Total.....	\$1,427,644.75	Total.....	\$1,427,644.75



## West Louisiana Bank

Located at Leesville,

Opened for Business March 11th, 1911.  
Operates a Branch at Hornbeck.

Parish of Vernon.

### OFFICERS.

S. T. WARD, President.

G. ED. WEHRT, Vice-President.

E. A. CRYER, Cashier Hornbeck Branch.

DIRECTORS—S. T. Ward, Jas. B. Roark, G. Ed. Wehrt, G. M. Addison, S. I. Foster, J. R. Bagents, Jr., Wilmer Cain, R. L. Morgan, W. H. Murry, E. W. Wise, L. D. Woosley.

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 12,362.22	Capital stock paid in.....	\$ 20,000.00
Loans secured by mortgage	133,253.59	Surplus .....	4,000.00
Other loans and discounts..	261,242.35	Undivided profits, less ex-	
Overdrafts secured.....	5,849.79	penses and taxes paid.....	5,484.34
Overdrafts unsecured.....	749.07	Dividends unpaid.....	35.00
United States bonds.....	40,500.00	Cashier's checks outstand-	
Banking house, furniture		ing .....	2,852.57
and fixtures.....	29,268.36	Individual deposits subject	
Other real estate owned.....	5,400.00	to check.....	310,312.29
Cash items.....	57.40	Time certificates of deposit	89,704.53
Due from banks and bank-		Notes and bills rediscounted	107,500.00
ers (other than above)....	48,311.88	Bonds borrowed.....	25,500.00
Checks on other banks.....	1,035.02		
Gold coin.....	3,117.50		
Silver, nickel and copper			
coin .....	2,456.26		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	21,639.00		
Suspense account.....	146.29		
Total.....	\$ 565,388.73	Total.....	\$ 565,388.73

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 24,776.25	Capital stock paid in.....	\$ 21,100.00
Loans secured by mortgage	121,578.04	Surplus .....	4,550.00
Other loans and discounts..	261,463.41	Undivided profits, less ex-	
Overdrafts secured.....	4,669.43	penses and taxes paid.....	1,362.22
Overdrafts unsecured.....	881.09	Dividends unpaid.....	35.00
United States bonds.....	1,500.00	Cashiers' checks outstand-	
Other bonds, stocks, securi-		ing .....	3,791.18
ties, etc.....	73,200.00	Individual deposits subject	
Banking house, furniture		to check.....	328,776.12
and fixtures.....	29,333.36	Time certificates of deposit	86,886.06
Other real estate owned.....	5,200.00	Bills payable.....	50,000.00
Cash items.....	126.94	Notes and bills rediscounted	157,000.00
Due from banks and bank-			
ers (other than above)....	104,703.01		
Checks on other banks.....	358.78		
Gold coin.....	2,290.00		
Silver, nickel and copper			
coin .....	3,496.83		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	19,805.00		
Suspense account.....	118.44		
Total.....	\$ 653,500.58	Total.....	\$ 653,500.58

**Bank of Lockport**

Located at Lockport,

Parish of Lafourche.

Opened for Business April 15th, 1901.

Operates Branch at Cut Off.

**OFFICERS.****A. V. SMITH**, President.**DR. F. T. GOUAUX**, Vice-President.**E. A. DELAUNE**, Cashier.**V. H. BOUDREAUX**, Asst. Cashier.**DAVE J. UZEE**, Asst. Cashier.**DIRECTORS**—A. V. Smith, Dr. F. T. Gouaux, W. R. Pennington, J. N. Bourgeois, E. A. Folse, B. F. Falgout, M. M. Mallory, Robert Morisson, E. A. Delaune, L. J. Pitre, F. J. Ducos, D. Harang.**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 52,066.49	Capital stock paid in.....	\$ 40,000.00
Loans secured by mortgage	248,423.80	Surplus .....	29,500.00
Other loans and discounts..	310,338.09	Undivided profits, less ex-	
Overdrafts unsecured.....	8,892.06	penses and taxes paid.....	11,758.52
Other bonds, stocks, securi-		Dividends unpaid.....	45.00
ties, etc.....	450.00	Certified checks.....	7.03
Banking house, furniture		Individual deposits subject	
and fixtures.....	20,557.01	to check.....	480,484.79
Other real estate owned.....	4,025.00	Time certificates of deposit	133,839.31
Cash items.....	1,275.11	Bills payable.....	70,000.00
Due from banks and bank-		Reserved for interest and	
ers (other than above)....	93,265.72	taxes .....	2,443.56
Gold coin.....	695.50		
Silver, nickel and copper			
coin .....	6,874.43		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	21,215.00		
<b>Total.....</b>	<b>\$ 768,078.21</b>	<b>Total.....</b>	<b>\$ 768,078.21</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 24,441.91	Capital stock paid in.....	\$ 40,000.00
Loans secured by mortgage	293,492.92	Surplus .....	32,000.00
Other loans and discounts..	213,329.22	Undivided profits, less ex-	
Overdrafts unsecured.....	2,539.07	penses and taxes paid.....	18,603.45
Other bonds, stocks, securi-		Dividends unpaid.....	265.00
ties, etc.....	810.00	Individual deposits subject	
Banking house; furniture		to check.....	433,763.17
and fixtures.....	20,701.01	Time certificates of deposit	154,258.70
Other real estate owned.....	4,025.00		
Cash items.....	1,060.53		
Due from banks and bank-			
ers (other than above)....	86,156.89		
Gold coin.....	888.00		
Silver, nickel and copper			
coin .....	5,734.77		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	25,711.00		
<b>Total.....</b>	<b>\$ 678,890.32</b>	<b>Total.....</b>	<b>\$ 678,890.32</b>

## People's Bank of Lockport

Located at Lockport,

Parish of Lafourche.

Opened for Business October 14th, 1919.

Operates a Branch at Golden Meadow.

### OFFICERS.

E. F. DICKINSON, President.

LEONARD FALGOUT, Vice-President.

J. T. BADEAUX, Vice-President.

M. P. HERNANDEZ, Cashier.

A. P. BREAUX, Vice-President.

C. A. PAGLIUGH, Asst. Cashier.

DIRECTORS—Dr. A. J. Price, E. E. LeBlanc, H. R. Claudet, E. F. Dickinson, A. P. Breaux,  
C. M. Lawrason, J. T. Badeaux, W. J. Harang, Oscar Dresner, Leonard Falgout, A. L. Barilleaux,  
M. P. Hernandez.

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 3,409.60	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	24,148.74	Undivided profits, less ex-	
Other loans and discounts..	35,448.90	penses and taxes paid.....	2,113.44
Overdrafts unsecured.....	199.42	Dividends unpaid.....	7.50
Other bonds, stocks, securi-		Certified checks.....	258.00
ties, etc.....	18,500.00	Individual deposits subject	
Banking house, furniture		to check.....	59,922.78
and fixtures.....	17,354.62	Time certificates of deposit	15,996.14
Cash items.....	177.35		
Due from banks and bank-			
ers (other than above)....	17,584.82		
Gold coin.....	65.00		
Silver, nickel and copper			
coin .....	1,172.41		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	10,237.00		
<b>Total.....</b>	<b>\$ 128,297.86</b>	<b>Total.....</b>	<b>\$ 128,297.86</b>

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 1,567.74	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	29,297.73	Undivided profits, less ex-	
Other loans and discounts..	48,320.27	penses and taxes paid.....	1,772.78
Overdrafts unsecured.....	2,081.09	Dividends unpaid.....	5.00
Banking house, furniture		Certified checks.....	8.00
and fixtures.....	20,648.91	Individual deposits subject	
Due from banks and bank-		to check.....	84,051.12
ers (other than above)....	40,820.60	Time certificates of deposit	21,863.07
Gold coin.....	55.00		
Silver, nickel and copper			
coin .....	1,644.63		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	12,639.00		
Suspense account.....	625.00		
<b>Total.....</b>	<b>\$ 157,699.97</b>	<b>Total.....</b>	<b>\$ 157,699.97</b>

**The Bank of Logansport**

Located at Logansport,

Parish of DeSoto.

Opened for Business December 2nd, 1901.

**OFFICERS.**

S. J. SMART, President.

R. W. CARAWAY, Vice-President.

SMITH PRICE, Cashier.

A. E. CARROLL, Asst. Cashier.

DIRECTORS—S. J. Smart, W. C. Averett, R. W. Caraway, F. R. Alston, Thos. Russell,

J. W. Caraway, Smith Price.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 5,300.00	Capital stock paid in.....	\$ 35,000.00
Loans secured by mortgage	132,127.64	Surplus .....	35,000.00
Other loans and discounts..	150,057.15	Undivided profits, less ex-	
Other bonds, stocks, securi-		penses and taxes paid.....	85.41
ties, etc.....	24,500.00	Cashiers' checks outstand-	
Banking house, furniture		ing .....	8,507.09
and fixtures.....	8,630.45	Individual deposits subject	
Cash items.....	336.00	to check.....	260,039.93
Due from banks and bank-		Time certificates of deposit	43,344.88
ers (other than above)....	48,082.52		
Gold coin.....	842.50		
Silver, nickel and copper			
coin .....	3,356.05		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	8,745.00		
<b>Total.....</b>	<b>\$ 381,977.31</b>	<b>Total.....</b>	<b>\$ 381,977.31</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	160,196.45	Capital stock paid in.....\$	35,000.00
Other loans and discounts..	68,411.02	Surplus .....	35,000.00
Other bonds, stocks, securi-		Undivided profits, less ex-	
ties, etc.....	24,000.00	penses and taxes paid.....	1,255.16
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	8,871.00	ing .....	5,961.87
Cash items.....	778.78	Individual deposits subject	
Due from banks and bank-		to check.....	199,831.44
ers (other than above)....	53,867.17	Individual savings deposits	6,325.11
Gold coin.....	1,015.00	Time certificates of deposit	45,941.52
Silver, nickel and copper		Reserved for depreciation..	1,147.65
coin .....	1,807.33		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	11,516.00		
<b>Total.....</b>	<b>\$ 330,462.75</b>	<b>Total.....</b>	<b>\$ 330,462.75</b>



### The Longstreet State Bank

Located at Longstreet,

Parish of DeSotó

Opened for Business August 29th, 1914.

## OFFICERS.

T. J. GRAVES, President.

W. J. MILLER, Vice-President.

D. B. PULLEN, Cashier.

BERDYE GORDON, Asst. Cashier.

DIRECTORS—T. J. Graves, W. J. Miller, Z. T. Ramsey, C. L. Johnson, Guy Wimberley, J. H. Sample, L. T. Holmes, H. G. Thompson, D. B. Pullen, S. W. Perry, S. M. Shows.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Loans secured by mortgage..	46,363.64	Capital stock paid in.....\$	10,000.00
Other loans and discounts..	14,516.89	Surplus .....	2,000.00
United States bonds.....	200.00	Undivided profits, less ex-	
W. S. S.....	60.75	penses and taxes paid.....	4,113.12
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	4,012.25	ing .....	66.77
Other real estate owned.....	40.08	Individual deposits subject	
Cash items.....	362.85	to check.....	40,098.67
Due from banks and bank-		Time certificates of deposit	5,679.23
ers (other than above)....	6,439.80	Bills payable.....	12,500.00
Gold coin.....	145.00		
Silver, nickel and copper			
coin .....	275.53		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	2,041.00		
Total.....	\$ 74,457.79	Total.....	\$ 74,457.79

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Loans secured by mortgage..	32,755.49	Capital stock paid in.....\$	10,000.00
Other loans and discounts..	13,559.93	Surplus .....	2,000.00
United States bonds.....	400.00	Undivided profits, less ex-	
Banking house, furniture		penses and taxes paid.....	4,574.46
and fixtures.....	4,046.25	Cashiers' checks outstand-	
Other real estate owned.....	440.08	ing .....	160.85
Cash items.....	438.83	Individual deposits subject	
Due from banks and bank-		to check.....	41,020.54
ers (other than above)....	9,970.49	Time certificates of deposit	6,537.45
Gold coin.....	175.00		
Silver, nickel and copper			
coin .....	347.23		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	2,160.00		
Total.....	\$ 64,293.30	Total.....	\$ 64,293.30

### Bank of Loreauville

Located at Loreauville,

Parish of Iberia.

Opened for Business December 17th, 1910.

## OFFICERS.

DR. GUY A. SHAW, President.

J. O. BONIN, Cashier.

C. F. BERARD, Vice-President.

E. A. GESSER, Asst. Cashier.

DIRECTORS—Alfred Granger, Hazard Vaughn, H. A. Breau, L. E. LeBlanc, G. Frick,

Ed. L. Estorge, Dr. Guy A. Shaw, C. F. Berard, Jno. O. Bonin.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

## RESOURCES

Demand loans.....	\$ 1,810.00
Loans secured by mortgage	94,272.84
Other loans and discounts..	185,294.81
Overdrafts unsecured.....	244.64
United States bonds.....	11,200.00
Other bonds, stocks, securities, etc.....	5,846.00
Banking house, furniture and fixtures.....	5,276.00
Cash items.....	26.85
Due from banks and bankers (other than above)....	29,504.18
Gold coin.....	112.50
Silver, nickel and copper coin .....	1,610.42
National bank notes and all issues U. S. Government (Except Gold Cert.).....	4,635.00
<b>Total.....</b>	<b>\$ 339,833.24</b>

## LIABILITIES

Capital stock paid in.....	\$ 20,000.00
Surplus .....	20,000.00
Undivided profits, less expenses and taxes paid.....	4,593.39
Cashiers' checks outstanding.....	1,291.21
Individual deposits subject to check.....	108,052.40
Time certificates of deposit	50,606.73
Bills payable.....	118,000.00
<b>Total.....</b>	<b>\$ 339,833.24</b>

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

## RESOURCES

Demand loans.....	\$ 1,350.00
Loans secured by mortgage	61,516.51
Other loans and discounts..	131,570.45
Overdrafts unsecured.....	.56
United States bonds.....	27,050.00
Banking house, furniture and fixtures.....	5,276.00
Cash items.....	845.00
Due from banks and bankers (other than above)....	26,062.44
Gold coin.....	165.00
Silver, nickel and copper coin .....	1,798.57
National bank notes and all issues U. S. Government (Except Gold Cert.).....	5,458.00
<b>Total.....</b>	<b>\$ 261,092.53</b>

## LIABILITIES

Capital stock paid in.....	\$ 20,000.00
Surplus .....	20,000.00
Undivided profits, less expenses and taxes paid.....	7,401.29
Dividends unpaid.....	2,000.00
Cashiers' checks outstanding.....	163.66
Individual deposits subject to check.....	129,465.94
Demand certificates of deposit .....	18,501.54
Time certificates of deposit	23,560.10
Bills payable.....	40,000.00
<b>Total.....</b>	<b>\$ 261,092.53</b>

**Bank of Lottie**

Located at Lottie,

Parish of Pointe Coupee.

Opened for Business April, 1912.

**OFFICERS.**

J. O. LONG, President.

JNO. M. WILSON, Vice-President.

A. C. NOBLE, Cashier.

DIRECTORS—J. O. Long, Jno. M. Wilson, W. W. Muse, J. B. Robertson, H. P. Simmonds, A. Blanchard, A. C. Noble.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Loans secured by mortgage..	44,573.00	Capital stock paid in.....	\$ 10,000.00
Other loans and discounts..	18,460.12	Surplus .....	2,000.00
Overdrafts unsecured.....	143.76	Undivided profits, less ex-	
United States bonds.....	5,800.00	penses and taxes paid.....	2,146.69
Other bonds, stocks, securi-		Bills payable.....	20,000.00
ties, etc.....	98.88	Reserved for interest and	
Banking house, furniture		taxes .....	16.75
and fixtures.....	1.00	Amount due to persons not	
Cash items.....	228.07	included in foregoing.....	381.51
Due from banks and bank-			
ers (other than above)....	15,023.39		
Gold coin.....	80.00		
Silver, nickel and copper			
coin .....	758.75		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	1,655.00		
Suspense account.....	18.25		
<b>Total.....</b>	<b>\$ 86,840.22</b>	<b>Total.....</b>	<b>\$ 86,840.22</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Loans secured by mortgage..	39,188.00	Capital stock paid in.....	\$ 10,000.00
Other loans and discounts..	8,386.22	Surplus .....	3,000.00
Overdrafts unsecured.....	134.48	Individual deposits subject	
United States bonds.....	5,800.00	to check.....	52,512.55
Other bonds, stocks, securi-		Bills payable.....	14,000.00
ties, etc.....	135.00	Reserved for interest and	
Banking house, furniture		taxes .....	27.98
and fixtures.....	1.00	Amount due to persons not	
Cash items.....	5.21	included in foregoing.....	80.00
Due from banks and bank-			
ers (other than above)....	21,483.96		
Checks on other banks.....	100.00		
Gold coin.....	100.00		
Silver, nickel and copper			
coin .....	893.38		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	3,217.00		
Suspense account.....	176.28		
<b>Total.....</b>	<b>\$ 79,620.53</b>	<b>Total.....</b>	<b>\$ 79,620.53</b>

**St. James Bank**

Located at Lutcher,

Parish of St. James.

Opened for Business November 15th, 1904.

**OFFICERS.**

F. REYNAUD, President.

L. WAGUESPACK, Vice-President.

G. E. WHITNEY, Asst. Cashier.

L. KELLER, Vice-President.

A. H. MEARS, Cashier.

**DIRECTORS**—A. G. Gearheard, L. Keller, Louis Hymel, A. H. Mears, Firmin Reynaud, Frank Chauvin, L. Waguespack, F. J. Waguespack, Jos. B. Gebelin, R. P. Woods, Jean Rassat.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st. 1920.**

RESOURCES		LIABILITIES	
Loans secured by mortgage..	\$ 44,938.93	Capital stock paid in.....	\$ 30,000.00
Other loans and discounts..	240,281.10	Surplus .....	70,000.00
Overdrafts unsecured.....	674.01	Undivided profits, less ex-	
United States bonds.....	61,350.00	penses and taxes paid.....	13,136.93
Other bonds, stocks, securi-		Due to other banks and	
ties, etc.....	425,261.28	bankers .....	4,541.03
Banking house, furniture		Dividends unpaid.....	12,000.00
and fixtures.....	1,501.00	Individual deposits subject	
Cash items.....	2,563.40	to check.....	437,220.61
Due from banks and bank-		Time certificates of deposit	311,630.11
ers (other than above)....	68,665.25	Reserved for interest and	
Gold coin.....	975.00	taxes .....	5,000.00
Silver, nickel and copper		Amount due to persons not	
coin .....	3,785.71	included in foregoing.....	111.00
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	33,644.00		
<b>Total.....</b>	<b>\$ 883,639.68</b>	<b>Total.....</b>	<b>\$ 883,639.68</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st. 1921.**

RESOURCES		LIABILITIES	
Loans secured by mortgage..	\$ 41,473.81	Capital stock paid in.....	\$ 30,000.00
Other loans and discounts..	254,710.28	Surplus .....	70,000.00
Overdrafts unsecured.....	288.54	Undivided profits, less ex-	
United States bonds.....	61,380.16	penses and taxes paid.....	25,071.42
Other bonds, stocks, securi-		Due to other banks and	
ties, etc.....	415,815.70	bankers .....	35,874.60
Banking house, furniture		Dividends unpaid.....	12,000.00
and fixtures.....	1,501.00	Individual deposits subject	
Cash items.....	3,859.82	to check.....	610,792.72
Due from banks and bank-		Time certificates of deposit	314,431.58
ers (other than above)....	286,278.17	Reserved for interest and	
Gold coin.....	1,145.00	taxes .....	3,106.04
Silver, nickel and copper		Amount due to persons not	
coin .....	6,236.47	included in foregoing.....	1,217.59
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	29,805.00		
<b>Total.....</b>	<b>\$1,102,493.95</b>	<b>Total.....</b>	<b>\$1,102,493.95</b>



### Madisonville Bank

Located at Madisonville,

Parish of St. Tammany.

Opened for Business May 1st, 1907.

#### OFFICERS.

THEO. DENDINGER, President.

P. A. BLANCHARD, Cashier.

CHARLES OULLIBER, Vice-President.

F. V. DE GRUY, Asst. Cashier.

DIRECTORS—Theo. Dendinger, Sr., Charles Oulliber, O. P. Goldate, Theo. Dendinger, Jr., Geo. Peter, A. J. Johnston, Emile H. V. Oulliber, R. J. Peter, P. A. Blanchard.

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 40,054.74	Capital stock paid in.....	\$ 30,000.00
Loans secured by mortgage	63,495.40	Surplus .....	6,000.00
Other loans and discounts..	32,549.61	Undivided profits, less ex-	
Overdrafts unsecured.....	1,302.53	penses and taxes paid.....	299.76
United States bonds.....	31,514.00	Cashiers' checks outstand-	
Other bonds, stocks, securi-		ing .....	27.00
ties, etc.....	100.00	Individual deposits subject	
Banking house, furniture		to check.....	82,764.01
and fixtures.....	10,458.70	Individual savings deposits	54,147.49
Other real estate owned.....	3,775.33	Time certificates of deposit	9,830.21
Cash items.....	530.32	Bills payable.....	20,000.00
Due from banks and bank-			
ers (other than above)....	9,903.00		
Checks on other banks.....	652.21		
Gold coin.....	565.00		
Silver, nickel and copper			
coin .....	884.63		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	7,283.00		
<b>Total.....</b>	<b>\$ 203,068.47</b>	<b>Total.....</b>	<b>\$ 203,068.47</b>

**The Farmers' State Bank**

Located at Mamou.

Parish of Evangeline.

Opened for Business April 29th, 1919.

**OFFICERS.**

O. L. FUSELIER, President.

L. M. COUVILLON, Cashier.

W. H. GATY, Vice-President.

CHARLES LAHAYE, Asst. Cashier.

**DIRECTORS**—O. L. Fuselier, Daisy Guillory, Hebrard Reed, J. W. Fuselier, L. M. Couvillon,  
 Jos. Tate, Edovic Fuselier, W. H. Gaty, Simmes Vidrine, Ulysse Vidrine, Philip Lahaye, L. A.  
 Fontenot, W. M. Godwin, Chas. Lahaye, J. G. Miller.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 10,731.00	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	9,545.09	Surplus .....	2,500.00
Other loans and discounts..	252,093.67	Undivided profits, less ex-	
Overdrafts unsecured.....	2,249.78	penses and taxes paid.....	2,817.16
Banking house, furniture		Certified checks.....	.50
and fixtures.....	2,408.90	Cashiers' checks outstand-	
Other real estate owned.....	1,800.00	ing .....	107.94
Cash items.....	743.86	Individual deposits subject	
Due from banks and bank-		to check.....	54,746.64
ers (other than above)....	7,355.48	Individual savings deposits	37,033.06
Checks on other banks.....	1,011.28	Time certificates of deposit	1,300.00
Gold coin.....	367.50	Bills payable.....	143,360.43
Silver, nickel and copper			
coin .....	1,173.20		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	2,152.00		
Suspense-account.....	233.97		
<b>Total.....</b>	<b>\$ 291,865.73</b>	<b>Total.....</b>	<b>\$ 291,865.73</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 10,965.03	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	9,545.09	Surplus .....	6,000.00
Other loans and discounts..	164,324.75	Undivided profits, less ex-	
Overdrafts unsecured.....	2,535.57	penses and taxes paid.....	84.24
Banking house, furniture		Dividends unpaid.....	4,000.00
and fixtures.....	2,635.61	Cashiers' checks outstand-	
Other real estate owned.....	1,800.00	ing .....	1,687.73
Cash items.....	262.47	Individual deposits subject	
Due from banks and bank-		to check.....	43,123.94
ers (other than above)....	12,981.42	Individual savings deposits	15,382.91
Checks on other banks.....	91.48	Time certificates of deposit	2,100.31
Gold coin.....	195.00	Bills payable.....	87,602.82
Silver, nickel and copper		Reserved for interest and	
coin .....	1,077.60	taxes .....	500.00
National bank notes and all		Amount due to persons not	
issues U. S. Government		included in foregoing.....	7.07
(Except Gold Cert.).....	4,075.00		
<b>Total.....</b>	<b>\$ 210,489.02</b>	<b>Total.....</b>	<b>\$ 210,489.02</b>

### Mangham State Bank

Located at Mangham,

Parish of Richland.

Opened for Business October 15th, 1905.

OFFICERS.

W. E. HIXON, President.

T. W. STARK, Cashier.

MARK A. COOPER, Vice-President.

DIRECTORS—W. D. Humble, M. A. Cooper, A. B. Chapman, W. E. Hixon, C. M. Noble, Jr.,  
J. G. McCormick, T. W. Stark, W. A. Boughton, E. E. Newberry.

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 10,350.00	Capital stock paid in.....	\$ 40,000.00
Loans secured by mortgage	106,305.43	Surplus .....	18,000.00
Other loans and discounts..	137,206.08	Undivided profits, less ex-	
Overdrafts unsecured.....	2,084.77	penses and taxes paid.....	3,696.20
United States bonds.....	33,346.08	Dividends unpaid.....	150.00
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	7,000.00	ing .....	4,493.42
Cash items.....	446.57	Individual deposits subject	
Due from banks and bank-		to check .....	103,032.67
ers (other than above)....	10,195.32	Time certificates of deposit	22,034.56
Checks on other banks.....	7,354.91	Bills payable.....	130,000.00
Gold coin.....	110.00	Amount due to persons not	
Silver, nickel and copper		included in foregoing.....	87.91
coin .....	2,885.60		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	4,210.00		
Total.....	\$ 321,494.76	Total.....	\$ 321,494.76

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 14,819.49	Capital stock paid in.....	\$ 40,000.00
Loans secured by mortgage	83,930.59	Surplus .....	20,000.00
Other loans and discounts..	81,509.70	Undivided profits, less ex-	
Overdrafts unsecured.....	1,378.40	penses and taxes paid.....	1,613.67
United States bonds.....	27,746.08	Dividends unpaid.....	150.00
Advance on cotton.....	17,500.00	Cashiers' checks outstand-	
Banking house, furniture		ing .....	4,281.58
and fixtures.....	7,000.00	Individual deposits subject	
Cash items.....	43.75	to check .....	103,800.59
Due from banks and bank-		Time certificates of deposit	18,387.04
ers (other than above)....	16,201.57	Bills payable.....	69,000.00
Checks on other banks.....	635.38	Amount due to persons not	
Gold coin.....	92.50	included in foregoing.....	77.63
Silver, nickel and copper			
coin .....	2,026.05		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	4,427.00		
Total.....	\$ 257,310.51	Total.....	\$ 257,310.51

**Bank of Commerce & Trust Company**

Located at Mansfield,

Parish of DeSoto.

Opened for Business March 15th, 1909.

**OFFICERS.****BEN JOHNSON, President.****G. F. PROVOST, Cashier.****F. H. TARVER, Vice-President.****LAURA FLENIKEN, Asst. Cashier.**

**DIRECTORS**—E. T. Robinson, J. C. Rives, J. R. Brown, S. G. Sample, R. T. Moore, C. E. Jenkins, Ben Johnson, A. J. Peavy, W. W. Williams, J. B. Williams, Jr., Dr. J. C. Armstrong, E. A. Frost, H. H. Kennedy, F. H. Tarver, B. Y. Wemple.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

<b>RESOURCES</b>		<b>LIABILITIES</b>	
Demand loans.....	\$ 96,136.37	Capital stock paid in.....	\$ 100,000.00
Other loans and discounts..	2,040,031.30	Surplus .....	100,000.00
Overdrafts unsecured.....	281.88	Undivided profits, less ex-	
United States bonds.....	13,004.02	penses and taxes paid.....	34,834.33
Other bonds, stocks, securi-		Unearned discount.....	17,328.49
ties, etc.....	310,695.32	Due to other banks and	
Banking house, furniture		bankers .....	87,411.01
and fixtures.....	37,384.98	Certified checks.....	520.00
Cash items.....	24,878.33	Cashiers' checks outstand-	
Due from banks and bank-		ing .....	4,859.93
ers (other than above)....	254,417.10	Individual deposits subject	
Checks on other banks.....	22,771.58	to check.....	1,283,784.26
Gold coin.....	2,265.00	Individual savings deposits	332,542.64
Gold certificates.....	2,220.00	Time certificates of deposit	535,869.44
Silver, nickel and copper		Bills payable.....	75,000.00
coin .....	18,703.94	Notes and bills rediscounted	300,000.00
National bank notes and all		Liability on letters of credit	
issues U. S. Government		and acceptances.....	155,000.00
(Except Gold Cert.).....	54,853.00	Reserved for interest and	
Customers' liability on let-		taxes .....	5,482.72
ters of credit and accept-			
ances .....	155,000.00		
<b>Total.....</b>	<b>\$3,032,642.82</b>	<b>Total.....</b>	<b>\$3,032,642.82</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

<b>RESOURCES</b>		<b>LIABILITIES</b>	
Demand loans.....	\$ 67,198.46	Capital stock paid in.....	\$ 100,000.00
Other loans and discounts..	1,780,052.70	Surplus .....	100,000.00
Overdrafts unsecured.....	1,032.39	Undivided profits, less ex-	
United States bonds.....	1,470.82	penses and taxes paid.....	29,409.32
Other bonds, stocks, securi-		Unearned discount.....	14,625.86
ties, etc.....	274,188.67	Due to other banks and	
Banking house, furniture		bankers .....	71,567.42
and fixtures.....	41,845.00	Cashiers' checks outstand-	
Other real estate owned.....	12,857.29	ing .....	18,532.36
Cash items.....	1,478.30	Individual deposits subject	
Due from banks and bank-		to check.....	689,274.29
ers (other than above)....	143,296.04	Individual savings deposits	364,390.74
Checks on other banks.....	1,533.54	Time certificates of deposit	448,922.95
Gold coin.....	3,690.00	Bills payable.....	150,000.00
Gold certificates.....	2,340.00	Notes and bills rediscounted	382,000.00
Silver, nickel and copper		Liability on letters of credit	
coin .....	9,141.22	and acceptances.....	75,000.00
National bank notes and all		Reserved for interest and	
issues U. S. Government		taxes .....	17,485.17
(Except Gold Cert.).....	42,895.00		
Customers' liability on let-			
ters of credit and accept-			
ances .....	77,459.60		
Suspense account.....	729.08		
<b>Total.....</b>	<b>\$2,461,208.11</b>	<b>Total.....</b>	<b>\$2,461,208.11</b>



# Peoples' Bank

Located at Mansfield,

Opened for Business June, 1910.

Parish of DeSoto.

E. L. JOYNER, President.

## OFFICERS.

W. A. NABORS, Vice-President.

DIRECTORS—W. A. Nabors, Frank Hunter, J. B. Nabors, E. L. Joyner, W. M. Gallach, J. R. Adams, J. M. Nabors.

FRANK HUNTER, Cashier.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 46,597.70	Capital stock paid in.....	\$ 55,000.00
Loans secured by mortgage	36,306.10	Surplus .....	11,000.00
Other loans and discounts..	273,081.52	Undivided profits, less ex-	
Overdrafts unsecured.....	1,427.73	penses and taxes paid.....	6,156.78
United States bonds.....	19,100.00	Due to other banks and	
Banking house, furniture		bankers .....	13,761.51
and fixtures.....	17,584.69	Dividends unpaid.....	600.00
Other real estate owned.....	4,505.58	Cashiers' checks outstand-	
Cash items.....	10.71	ing .....	2,212.97
Due from banks and bank-		Individual deposits subject	
ers (other than above)....	61,804.51	to check.....	251,529.56
Checks for clearing house....	992.91	Individual savings deposits	36,744.53
Gold coin.....	1,442.50	Time certificates of deposit	106,120.95
Silver, nickel and copper		Amount due to persons not	
coin .....	6,396.77	included in foregoing.....	10.42
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	13,886.00		
Total.....	\$ 483,136.72	Total.....	\$ 483,136.72

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 44,305.25	Capital stock paid in.....	\$ 55,000.00
Loans secured by mortgage	38,603.50	Surplus .....	15,000.00
Other loans and discounts..	220,671.82	Undivided profits, less ex-	
Overdrafts unsecured.....	1,625.71	penses and taxes paid.....	5,435.79
United States bonds.....	13,050.00	Due to other banks and	
Other bonds, stocks, securi-		bankers .....	8,270.78
ties, etc.....	900.00	Cashiers' checks outstand-	
Banking house, furniture		ing .....	976.48
and fixtures.....	17,584.69	Individual deposits subject	
Other real estate owned.....	4,004.60	to check.....	175,870.39
Due from banks and bank-		Individual savings deposits	45,085.37
ers (other than above)....	32,127.40	Time certificates of deposit	78,343.84
Checks for clearing house....	910.84	Reserved for interest and	
Gold coin.....	1,952.50	taxes .....	1,500.00
Silver, nickel and copper		Amount due to persons not	
coin .....	3,245.14	included in foregoing.....	5.80
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	6,507.00		
Total.....	\$ 385,488.45	Total.....	\$ 385,488.45

**Central Bank & Trust Company**

Located at Mansura,

Parish of Avoyelles.

Opened for Business February, 1904.

Operates Branches at Hessmer and Bordelonville.

**OFFICERS.**

EMIL REGARD, President.

JULES ESCUDE, Cashier.

DENNIS GAUTHIER, Asst. Cashier.

E. S. COCO, Asst. Cashier.

L. GUILLORY, Asst. Cashier.

E. J. BERDON, JR., Asst. Cashier.

DIRECTORS—Emil Regard, Jules Escude, L. Guillory, V. Ray, E. S. Coco, F. Regard, E. A. Drouin, E. J. Beridon, Oscar Bordelon, F. P. Bordelon, B. R. Joffrion.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 26,800.00	Capital stock paid in.....	\$ 100,000.00
Loans secured by mortgage	98,342.73	Surplus .....	50,000.00
Other loans and discounts..	429,342.72	Undivided profits, less ex-	
United States bonds.....	19,000.00	penses and taxes paid.....	2,000.00
Other bonds, stocks, securi-		Due to other banks and	
ties, etc.....	71,000.00	bankers .....	5,709.28
Banking house, furniture		Dividends unpaid.....	20,000.00
and fixtures.....	12,547.79	Certified checks.....	4,000.00
Due from banks and bank-		Cashiers' checks outstand-	
ers (other than above)....	128,264.55	ing .....	8,039.44
Gold coin.....	202.50	Individual deposits subject	
Silver, nickel and copper		to check.....	239,991.72
coin .....	2,608.86	Time certificates of deposit	292,492.60
National bank notes and all		Bills payable.....	63,000.00
issues U. S. Government		Notes and bills rediscounted	15,000.00
(Except Gold Cert.).....	11,197.00		
Suspense account.....	926.89		
Total.....	\$ 800,233.04	Total.....	\$ 800,233.04

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 117,800.00	Capital stock paid in.....	\$ 100,000.00
Loans secured by mortgage	118,287.15	Surplus .....	50,000.00
Other loans and discounts..	355,737.91	Undivided profits, less ex-	
Overdrafts unsecured.....	38.38	penses and taxes paid.....	5,000.00
Other bonds, stocks, securi-		Due to other banks and	
ties, etc.....	23,350.00	bankers .....	8,416.00
Banking house, furniture		Dividends unpaid.....	12,000.00
and fixtures.....	11,010.03	Cashiers' checks outstand-	
Other real estate owned.....	12,818.28	ing .....	5,506.23
Due from banks and bank-		Individual deposits subject	
ers (other than above)....	113,449.38	to check.....	309,140.68
Gold coin.....	198.50	Time certificates of deposit	133,361.14
Silver, nickel and copper		Bills payable.....	103,000.00
coin .....	2,076.52	Notes and bills rediscounted	38,150.10
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	9,808.00		
Total.....	\$ 764,574.15	Total.....	\$ 764,574.15

# Peoples' State Bank

Located at Many,

Opened for Business June 16th, 1913.

Parish of Sabine.

## OFFICERS.

E. C. DILLON, President.

J. H. BOONE, Vice-President.

J. B. VANDEGAER, Asst. Cashier.

R. J. LUCIUS, Vice-President.

J. J. BLAKE, Cashier.

DIRECTORS—E. C. Dillon, R. J. Lucius, J. H. Boone, W. H. Vandegaer, C. W. Leary, J. M. Tatum,  
D. D. King, G. C. Addison, W. M. Caskey, J. E. Phares, R. M. Mitchell, M. M. Leach,  
J. J. Blake.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Loans secured by mortgage..	\$ 95,273.98	Capital stock paid in.....	\$ 16,300.00
Other loans and discounts..	114,141.47	Surplus .....	6,500.00
Overdrafts unsecured.....	803.53	Undivided profits, less ex-	
United States bonds.....	3,550.00	penses and taxes paid.....	4,026.76
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	8,300.00	ing .....	176.93
Cash items.....	108.05	Individual deposits subject	
Due from banks and bank-		to check.....	135,148.93
ers (other than above)....	21,328.20	Time certificates of deposit	60,963.97
Gold coin.....	675.00	Certificates of deposit for	
Silver, nickel and copper		borrowed money.....	10,000.00
coin .....	948.36	Bills payable.....	20,000.00
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	7,988.00		
Total.....	\$ 253,116.59	Total.....	\$ 253,116.59

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Loans secured by mortgage..	\$ 92,453.09	Capital stock paid in.....	\$ 16,300.00
Other loans and discounts..	72,831.65	Surplus .....	10,000.00
Overdrafts unsecured.....	84.99	Undivided profits, less ex-	
United States bonds.....	3,950.00	penses and taxes paid.....	3,144.04
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	8,850.00	ing .....	676.63
Other real estate owned.....	12,016.40	Individual deposits subject	
Cash items.....	82.50	to check.....	98,902.40
Due from banks and bank-		Time certificates of deposit	53,121.23
ers (other than above)....	25,376.12	Certificates of deposit for	
Checks on other banks.....	52.50	borrowed money.....	10,000.00
Gold coin.....	520.00	Bills payable.....	30,000.00
Silver, nickel and copper		Amount due to persons not	
coin .....	1,077.13	included in foregoing.....	97.08
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	4,947.00		
Total.....	\$ 222,241.38	Total.....	\$ 222,241.38

**Sabine State Bank**

Located at Many,

Parish of Sabine.

Opened for Business January 21st, 1907.

**OFFICERS.**

W. M. KNOTT, President.

J. M. MIDDLETON, Vice-President.

S. D. PONDER, Vice-President.

P. C. HORN, Cashier.

DIRECTORS—W. M. Knott, S. D. Ponder, J. M. Middleton, P. C. Horn, J. D. Stille, J. H. McNeely,

I. L. Pace, O. E. Williams, J. B. Garret.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Loans secured by mortgage..	\$ 140,942.49	Capital stock paid in.....	\$ 25,000.00
Other loans and discounts..	235,577.30	Surplus .....	15,000.00
Overdrafts secured.....	423.63	Undivided profits, less ex-	
United States bonds.....	6,900.00	penses and taxes paid.....	6,838.25
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	12,000.00	ing .....	601.92
Cash items.....	536.08	Individual deposits subject	
Due from banks and bank-		to check.....	308,233.70
ers (other than above)....	79,483.38	Time certificates of deposit	134,749.16
Gold coin.....	1,000.00	Amount due to persons not	
Silver, nickel and copper		included in foregoing.....	5.45
coin .....	1,170.60		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	12,395.00		
<b>Total.....</b>	<b>\$ 490,428.48</b>	<b>Total.....</b>	<b>\$ 490,428.48</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Loans secured by mortgage..	\$ 158,939.30	Capital stock paid in.....	\$ 25,000.00
Other loans and discounts..	87,563.13	Surplus .....	17,500.00
Overdrafts unsecured.....	124.79	Undivided profits, less ex-	
Other bonds, stocks, securi-		penses and taxes paid.....	3,044.63
ties, etc.....	6,900.00	Cashiers' checks outstand-	
Banking house, furniture		ing .....	781.16
and fixtures.....	12,000.00	Individual deposits subject	
Due from banks and bank-		to check.....	242,764.69
ers (other than above)....	112,251.72	Time certificates of deposit	101,585.33
Checks on other banks.....	812.12	Amount due to persons not	
Gold coin.....	1,715.00	included in foregoing.....	15.16
Silver, nickel and copper			
coin .....	856.81		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	9,518.00		
<b>Total.....</b>	<b>\$ 390,690.87</b>	<b>Total.....</b>	<b>\$ 390,690.87</b>



### Bank of Maringouin

Located at Maringouin,

Opened for Business October 14th, 1903.

Parish of Iberville.

THEO. DREYFUSS, President.

## OFFICERS.

J. L. LANDRY, Vice-President.

J. L. JEWELL, Cashier.  
 DIRECTORS—C. W. Row, J. L. Landry, Dr. W. M. Wagley, H. B. Lefeaux, Theo. Dreyfuss,  
 J. L. Jewell.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 21,728.22	Capital stock paid in.....	\$ 25,000.00
Loans secured by mortgage	21,313.00	Surplus .....	8,000.00
Other loans and discounts..	70,787.80	Undivided profits, less ex-	
Overdrafts unsecured.....	1,097.96	penses and taxes paid.....	5,194.75
United States bonds.....	26,224.00	Dividends unpaid.....	1,872.00
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	4,174.00	ing .....	1,330.76
Banking house, furniture		Individual deposits subject	
and fixtures.....	1.00	to check.....	91,591.92
Cash items.....	732.26	Individual savings deposits	6,358.92
Due from banks and bank-		Time certificates of deposit	45,147.68
ers (other than above)....	27,521.37	Amount due to persons not	
Gold coin.....	270.00	included in foregoing.....	647.65
Silver, nickel and copper			
coin .....	3,796.07		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	7,498.00		
Total.....	\$ 185,143.68	Total.....	\$ 185,143.68

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 37,097.31	Capital stock paid in.....	\$ 25,000.00
Loans secured by mortgage	23,438.04	Surplus .....	8,000.00
Other loans and discounts..	37,660.58	Undivided profits, less ex-	
Overdrafts unsecured.....	548.85	penses and taxes paid.....	6,870.41
United States bonds.....	27,898.00	Dividends unpaid.....	1,490.00
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	2,000.00	ing .....	1,287.74
Banking house, furniture		Individual deposits subject	
and fixtures.....	295.00	to check.....	98,452.31
Other real estate owned....	3,725.00	Individual savings deposits	15,530.15
Cash items.....	76.54	Time certificates of deposit	44,072.32
Due from banks and bank-		Amount due to persons not	
ers (other than above)....	59,386.65	included in foregoing.....	150.15
Gold coin.....	312.50		
Silver, nickel and copper			
coin .....	2,202.61		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	6,212.00		
Total.....	\$ 200,853.08	Total.....	\$ 200,853.08

**Marion State Bank**

Located at Marion,

Opened for Business April 14th, 1907.

Parish of Union.

**OFFICERS.****L. W. LANDERS, President.****J. D. LANDERS, Cashier.****DIRECTORS—J. A. Dean, C. H. Guley, L. W. Landers, E. T. Powell, R. I. Edwards, J. D. Crow, P. M. Turner.****STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 4,000.00	Capital stock paid in.....	\$ 25,000.00
Loans secured by mortgage	78,653.94	Surplus .....	16,250.00
Other loans and discounts..	24,326.96	Dividends unpaid.....	4,816.36
Overdrafts secured.....	1,580.55	Cashiers' checks outstand-	
Overdrafts unsecured.....	867.48	ing .....	537.44
Banking house, furniture		Individual deposits subject	
and fixtures.....	3,763.71	to check.....	56,185.76
Due from banks and bank-		Time certificates of deposit	25,264.76
ers (other than above)....	16,395.46	Bills payable.....	10,000.00
Gold coin.....	926.00		
Silver, nickel and copper			
coin .....	633.22		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	6,907.00		
<b>Total.....</b>	<b>\$ 138,054.32</b>	<b>Total.....</b>	<b>\$ 138,054.32</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 6,000.00	Capital stock paid in.....	\$ 25,000.00
Loans secured by mortgage	65,304.21	Surplus .....	17,500.00
Other loans and discounts..	16,407.17	Dividends unpaid.....	5,863.92
Overdrafts secured.....	7,091.90	Cashiers' checks outstand-	
Overdrafts unsecured.....	103.06	ing .....	310.84
Banking house, furniture		Individual deposits subject	
and fixtures.....	3,763.71	to check.....	55,525.04
Due from banks and bank-		Time certificates of deposit	27,517.21
ers (other than above)....	25,414.37		
Gold coin.....	1,244.50		
Silver, nickel and copper			
coin .....	571.09		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	5,817.00		
<b>Total.....</b>	<b>\$ 131,717.01</b>	<b>Total.....</b>	<b>\$ 131,717.01</b>

## Avoyelles Bank & Trust Company

Located at Marksville,

Parish of Avoyelles.

Opened for Business May, 1897.

Operates Branches at Moreauville and Plaquemine.

### OFFICERS.

J. W. JOFFRION, President.

T. A. LEMOINE, Vice-President.

DIRECTORS—J. W. Joffrion, T. A. Lemoine, M. O. Chenevert,

FOSTER COUVILLON, Cashier.  
R. I. DIDIER, Asst. Cashier.

S. W. Gardiner, A. N. Zimmer, F. M. Ryland, J. M. Barham, C. J. Laborde, U. F. Neck.

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	22,797.48	Capital stock paid in.....\$	75,000.00
Other loans and discounts..	745,530.19	Surplus .....	25,000.00
Overdrafts unsecured.....	6,149.77	Undivided profits, less ex-	
United States bonds.....	71,150.00	penses and taxes paid.....	217.63
Other bonds, stocks, securi-		Dividends unpaid.....	11,250.00
ties, etc.....	2,468.00	Cashiers' checks outstand-	
Banking house, furniture		ing .....	2,797.21
and fixtures.....	69,433.24	Individual deposits subject	
Cash items.....	318.76	to check.....	324,139.53
Due from banks and bank-		Individual savings deposits	563,351.56
ers (other than above)....	287,657.68	Time certificates of deposit	7,500.00
Checks on other banks.....	2,524.67	Bills payable.....	202,000.00
Gold coin.....	447.50	Notes and bills rediscounted	23,163.19
Silver, nickel and copper		Reserved for interest and	
coin .....	7,835.83	taxes .....	3,000.00
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	17,106.00		
Suspense account.....	4,000.00		
<b>Total.....</b>	<b>\$1,237,419.12</b>	<b>Total.....</b>	<b>\$1,237,419.12</b>

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	21,897.48	Capital stock paid in.....\$	75,000.00
Other loans and discounts..	666,388.37	Surplus .....	30,000.00
Overdrafts secured.....	2,589.83	Undivided profits, less ex-	
Other bonds, stocks securi-		penses and taxes paid.....	1,302.60
ties, etc.....	3,178.00	Dividends unpaid.....	4,500.00
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	78,379.58	ing .....	1,119.05
Other real estate owned.....	11,270.57	Individual deposits subject	
Cash items.....	1,061.01	to check.....	360,390.10
Due from banks and bank-		Individual savings deposits	140,224.84
ers (other than above)....	52,195.58	Time certificates of deposit	10,254.00
Checks on other banks.....	1,077.61	Bills payable.....	131,000.00
Gold coin.....	292.50	Notes and bills rediscounted	113,490.08
Silver, nickel and copper		Reserved for interest and	
coin .....	5,664.77	taxes .....	2,129.63
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	23,415.00		
Suspense account.....	2,000.00		
<b>Total.....</b>	<b>\$ 869,410.30</b>	<b>Total.....</b>	<b>\$ 869,410.30</b>

## The Union Bank

Located at Marksville,

Opened for Business September, 1910.

Parish of Avoyelles.

### OFFICERS.

L. P. ROY, President.

F. E. MOREAU, Cashier.

C. P. COUVILLON, Vice-President.

J. E. GREMILLION, Asst. Cashier.

DIRECTORS—L. J. Coco, L. P. Roy, C. P. Couvillon, M. Betevy, T. Watts, W. E. Couvillon,

C. P. Voisel, Joe Printz, G. L. Porterie, Samuel Moreau, A. V. Coco, J. C. Cappel.

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	3,968.42	Capital stock paid in.....\$	50,000.00
Other loans and discounts..	203,201.49	Surplus .....	1,500.00
Overdrafts unsecured.....	232.08	Undivided profits, less ex-	
United States bonds.....	64,050.00	penses and taxes paid....	262.80
Banking house, furniture		Due to other banks and	
and fixtures.....	5,965.06	bankers .....	7,000.00
Cash items.....	643.61	Dividends unpaid.....	4,000.00
Due from banks and bank-		Cashiers' checks outstand-	
ers (other than above)....	16,065.86	ing.....	609.46
Gold coin.....	382.50	Individual deposits subject	
Silver, nickel and copper		to check.....	74,186.65
coin .....	6,153.34	Time certificates of deposit	43,536.93
National bank notes and all		Bills payable.....	120,000.00
issues U. S. Government		Reserved for interest and	
(Except Gold Cert.).....	1,833.00	taxes .....	1,399.52
Total.....	\$ 302,495.36	Total.....	\$ 302,495.36

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	20,703.41	Capital stock paid in.....\$	50,000.00
Other loans and discounts....	95,770.72	Surplus .....	2,000.00
Overdrafts unsecured.....	34.45	Undivided profits, less ex-	
United States bonds.....	46,050.00	penses and taxes paid.....	207.32
Other bonds, stocks, securi-		Dividends unpaid.....	2,500.00
ties, etc.....	450.00	Cashiers' checks outstand-	
Banking house, furniture		ing.....	30.00
and fixtures.....	5,991.66	Individual deposits subject	
Cash items.....	699.95	to check.....	92,219.84
Due from banks and bank-		Demand certificates of de-	
ers (other than above)....	22,350.41	posit .....	1,000.00
Gold coin.....	380.00	Time certificates of deposit	12,997.53
Silver, nickel and copper		Bills payable.....	45,000.00
coin .....	7,092.50	Reserved for interest and	
National bank notes and all		taxes .....	2,016.51
issues U. S. Government			
(Except Gold Cert.).....	6,455.00		
Suspense account.....	1,993.10		
Total.....	\$ 207,971.20	Total.....	\$ 207,971.20



### Bank of Marthaville

Located at Marthaville,

Parish of Natchitoches.

Opened for Business April, 1913.

## OFFICERS.

A. B. IVES, President.

A. A. HAMMOND, Vice-President and Cashier.

A. S. HOGAN, Vice-President.

DIRECTORS—A. B. Ives, A. A. Hammond, A. S. Hogan, D. H. Veal, J. M. Thigpen, J. E. Selby,  
J. B. Glass, J. I. Winn.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Loans secured by mortgage..	22,138.71	Capital stock paid in.....\$	15,000.00
Other loans and discounts..	31,992.57	Surplus .....	1,571.95
Overdrafts unsecured.....	555.87	Undivided profits, less ex-	
United States bonds.....	2,500.00	penses and taxes paid.....	2,080.55
Other bonds, stocks, securi-		Individual deposits subject	
ties, etc.....	463.69	to check.....	45,527.03
Banking house, furniture		Time certificates of deposit	7,595.64
and fixtures.....	4,077.44	Certificates of deposit for	
Due from banks and bank-		borrowed money.....	5,276.45
ers (other than above)....	8,911.79		
Checks on other banks.....	1,734.70		
Gold coin.....	242.00		
Silver, nickel and copper			
coin .....	479.85		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	3,955.00		
Total.....	\$ 77,051.62	Total.....	\$ 77,051.62

**Bank of Marrero**

Located at Marrero,

Parish of Jefferson.

Opened for Business December 11th, 1920.

**OFFICERS.**

L. A. MARRERO, President.

A. J. GIEFFER, Cashier.

T. W. COFFER, Vice-President.

**DIRECTORS**—Leo. A. Marrero, T. W. Coffey, W. F. Marrero, Chas. Allo, Chas. Bacharach,  
L. E. Wilson, J. B. Landry, H. I. Landry, P. M. Wynhoven, J. K. Gaudet.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 3,150.00	Capital stock paid in.....	\$ 30,000.00
Loans secured by mortgage.....	550.00	Individual deposits subject	
Other loans and discounts.....	113,407.73	to check.....	162,043.54
Overdrafts secured.....	4,362.27	Individual savings deposits.....	255.25
Overdrafts unsecured.....	961.63	Bills payable.....	25,000.00
Louisiana State bonds.....	53,847.00		
Other bonds, stocks, securities, etc.....	2,453.60		
Other real estate owned.....	3,989.36		
Due from banks and bankers (other than above)....	25,002.08		
Silver, nickel and copper coin .....	1,109.04		
National bank notes and all issues U. S. Government (Except Gold Cert.).....	7,089.00		
Suspense account.....	1,377.08		
<b>Total.....</b>	<b>\$ 217,298.79</b>	<b>Total.....</b>	<b>\$ 217,298.79</b>

### Bank of Maurice

Located at Maurice,

Parish of Vermillion.

Opened for Business September 23rd, 1920.

OFFICERS.

J. A. VILLIEN, President.

P. E. TRAHAN, Cashier.

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Other loans and discounts..\$	18,107.85	Capital stock paid in.....\$	26,100.00
Overdrafts unsecured.....	6.35	Surplus .....	6,525.00
Banking house, furniture and fixtures.....	9,533.45	Undivided profits, less ex- penses and taxes paid.....	84.77
Cash items.....	1.04	Cashiers' checks outstand- ing .....	9.30
Due from banks and bank- ers (other than above)....	21,745.38	Individual deposits subject to check.....	20,930.92
Silver, nickel and copper coin .....	1,001.92	Time certificates of deposit	350.00
National bank notes and all issues U. S. Government (Except Gold Cert.).....	3,604.00		
Total.....\$	53,999.99	Total.....\$	53,999.99

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Loans secured by mortgage..\$	1,668.90	Capital stock paid in.....\$	40,000.00
Other loans and discounts..	63,431.42	Surplus .....	10,000.00
Other bonds, stocks, securi- ties, etc.....	675.00	Undivided profits, less ex- penses and taxes paid.....	831.89
Banking house, furniture and fixtures.....	11,008.95	Dividends unpaid.....	1,200.00
Cash items.....	9.00	Cashiers' checks outstand- ing .....	16.86
Due from banks and bank- ers (other than above)....	28,346.19	Individual deposits subject to check.....	49,356.55
Gold coin.....	60.00	Time certificates of deposit	7,537.60
Silver, nickel and copper coin .....	734.44		
National bank notes and all issues U. S. Government (Except Gold Cert.).....	3,009.00		
Total.....\$	108,942.90	Total.....\$	108,942.90

**Merchants' & Farmers' Bank**

Located at Melville, Parish of St. Landry.  
Opened for Business November 28th, 1903.

**OFFICERS.**

G. MORGAN, President.

E. G. RICHARD, Vice-President.

HAROLD WESTERHAUS, Asst. Cashier.

**DIRECTORS**—Dr. Gordon Morgan, E. G. Richard, C. G. Rives, L. P. Bridges, D. O. Evans,  
W. M. Fitzmaurice.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 8,435.18	Capital stock paid in.....	\$ 10,000.00
Loans secured by mortgage	19,040.49	Surplus .....	7,500.00
Other loans and discounts..	27,451.58	Undivided profits, less ex-	
Overdrafts secured.....	35.65	penses and taxes paid.....	1,652.77
United States bonds.....	5,350.00	Cashiers' checks outstand-	
Other bonds, stocks, securi-		ing .....	13,138.68
ties, etc.....	12,200.00	Individual deposits subject	
Banking house, furniture		to check.....	85,668.92
and fixtures.....	2,600.00	Time certificates of deposit	15,066.19
Due from banks and bank-		Reserved for interest and	
ers (other than above)....	43,307.28	taxes .....	1,000.00
Checks on other banks.....	78.44		
Gold coin.....	130.00		
Silver, nickel and copper			
coin .....	113.94		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	15,284.00		
<b>Total.....</b>	<b>\$ 134,026.56</b>	<b>Total.....</b>	<b>\$ 134,026.56</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 4,830.12	Capital stock paid in.....	\$ 10,000.00
Other loans and discounts..	81,580.09	Undivided profits, less ex-	
Overdrafts unsecured.....	9.01	penses and taxes paid.....	7,971.88
United States bonds.....	5,350.00	Dividends unpaid.....	30.00
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	11,065.52	ing .....	29.15
Banking house, furniture		Individual deposits subject	
and fixtures.....	3,062.00	to check.....	90,203.34
Cash items.....	979.65	Time certificates of deposit	22,153.97
Due from banks and bank-		Reserved for interest and	
ers (other than above)....	13,597.03	taxes .....	667.66
Gold coin.....	170.00		
Silver, nickel and copper			
coin .....	514.58		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	9,898.00		
<b>Total.....</b>	<b>\$ 131,056.00</b>	<b>Total.....</b>	<b>\$ 131,056.00</b>



## The Mer Rouge State Bank

Located at Mer Rouge,

Parish of Morehouse.

Opened for Business March 21st, 1903.

## OFFICERS.

J. A. DAVENPORT, President.

W. E. HOWELL, Cashier.

A. N. WILLIAMS, Vice President.

DIRECTORS—J. A. Davenport, A. N. Williams, J. L. Daniel, L. Davenport, W. E. Hopkins, I. W. Higginbotham, L. Higginbotham, H. H. Clark.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 12,918.34	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	27,482.05	Surplus .....	8,000.00
Other loans and discounts..	69,381.49	Undivided profits, less ex-	
Other bonds, stocks, securi-		penses and taxes paid.....	10,890.02
ties, etc.....	600.00	Individual deposits subject	
Banking house, furniture		to check.....	128,745.93
and fixtures.....	4,527.25	Time certificates of deposit	400.00
Cash items.....	196.32		
Due from banks and bank-			
ers (other than above)....	19,658.42		
Gold coin.....	85.00		
Silver, nickel and copper			
coin .....	1,872.08		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	13,475.00		
Suspense account.....	12,840.00		
Total.....	\$ 163,035.95	Total.....	\$ 163,035.95

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 4,913.10	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	38,688.83	Surplus .....	8,000.00
Other loans and discounts..	41,030.85	Undivided profits, less ex-	
Overdrafts unsecured.....	305.66	penses and taxes paid.....	3,720.45
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	825.00	ing .....	1,500.40
Banking house, furniture		Individual deposits subject	
and fixtures.....	5,267.25	to check.....	98,643.45
Cash items.....	121.13	Time certificates of deposit	1,440.00
Due from banks and bank-			
ers (other than above)....	29,475.82		
Gold coin.....	45.00		
Silver, nickel and copper			
coin .....	1,893.66		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	5,738.00		
Total.....	\$ 128,304.30	Total.....	\$ 128,304.30

### State Bank of Merryville

Located at Merryville,

Parish of Beauregard.

Opened for Business September 7th, 1907.

## OFFICERS.

T. J. CARROLL, President.

M. D. NEELY, Vice-President.

N. J. COOPER, Vice-President.

B. H. CARROLL, Cashier.

J. B. WALTERS, Asst. Cashier.

DIRECTORS—T. J. Carroll, N. J. Cooper, M. D. Neely, Dr. J. A. Knight, J. B. Walters, T. W. G. Carroll, B. H. Carroll.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Loans secured by mortgage..	\$ 33,992.85	Capital stock paid in.....	\$ 10,000.00
Other loans and discounts..	149,816.06	Surplus .....	3,500.00
Overdrafts unsecured.....	213.97	Unearned discount.....	1,500.00
Banking house, furniture and fixtures.....	5,148.80	Cashiers' checks outstand- ing .....	2,612.93
Other real estate owned.....	4,165.30	Individual deposits subject to check.....	181,286.93
Due from banks and bank- ers (other than above)....	40,282.74	Time certificates of deposit	37,549.49
Checks on other banks.....	503.16	Notes and bills rediscounted	14,981.23
Gold coin.....	532.50	Reserved for interest and taxes .....	99.32
Silver, nickel and copper coin .....	1,568.84	Amount due to persons not included in foregoing.....	309.32
National bank notes and all issues U. S. Government (Except Gold Cert.).....	15,615.00		
Total.....	\$ 251,839.22	Total.....	\$ 251,839.22

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 150.00	Capital stock paid in.....	\$ 10,000.00
Loans secured by mortgage	21,936.88	Surplus .....	3,500.00
Other loans and discounts..	148,554.74	Unearned discount.....	1,500.00
Overdrafts unsecured.....	318.79	Cashiers' checks outstand- ing .....	1,868.20
Banking house, furniture and fixtures.....	4,368.80	Individual deposits subject to check.....	111,423.00
Other real estate owned.....	3,458.90	Time certificates of deposit	32,126.00
Due from banks and bank- ers (other than above)....	18,518.27	Bills payable.....	30,000.00
Checks on other banks.....	714.85	Notes and bills rediscounted	15,758.10
Gold coin.....	680.00	Reserved for interest and taxes .....	700.50
Silver, nickel and copper coin .....	1,521.52	Amount due to persons not included in foregoing.....	309.95
National bank notes and all issues U. S. Government (Except Gold Cert.).....	6,963.00		
Total.....	\$ 207,185.75	Total.....	\$ 207,185.75

# Bank of Minden

Located at Minden,

Opened for Business August 15th, 1890.

Parish of Webster.

## OFFICERS.

F. H. DRAKE, President.

T. CRICHTON, JR., Vice-President.

R. H. MILLER, Cashier.

J. W. MILLER, Asst. Cashier.

DIRECTORS—Thos. Crichton, F. H. Drake, J. G. Ferguson, R. H. Miller, S. G. Webb, C. L. Whittemarch.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 102,836.55	Capital stock paid in.....	\$ 60,000.00
Loans secured by mortgage	86,491.78	Surplus .....	70,000.00
Other loans and discounts..	1,047,814.72	Undivided profits, less ex-	
Overdrafts unsecured.....	9,077.59	penses and taxes paid.....	9,385.91
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	37,000.00	ing .....	4,065.73
Banking house, furniture		Individual deposits subject	
and fixtures.....	5,100.00	to check.....	705,223.16
Other real estate owned....	8,120.00	Individual savings deposits	181,623.91
Due from banks and bank-		Time certificates of deposit	207,538.54
ers (other than above)....	105,254.77	Certificates of deposit for	
Checks on other banks.....	3,449.52	borrowed money.....	17,128.50
Gold coin.....	7,005.00	Bills payable.....	65,000.00
Silver, nickel and copper		Notes and bills rediscounted	113,055.38
coin .....	3,755.20		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	17,116.00		
Total.....	1,433,021.13	Total.....	\$1,433,021.13

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 28,964.81	Capital stock paid in.....	\$ 60,000.00
Loans secured by mortgage	281,741.63	Surplus .....	70,000.00
Other loans and discounts..	699,550.12	Undivided profits, less ex-	
Overdrafts unsecured.....	1,345.07	penses and taxes paid.....	10,163.92
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	45,700.00	ing .....	14,956.16
Banking house, furniture		Individual deposits subject	
and fixtures.....	11,000.00	to check.....	680,601.74
Other real estate owned....	14,000.00	Individual savings deposits	163,268.92
Due from banks and bank-		Time certificates of deposit	121,608.07
ers (other than above)....	111,519.40	Certificates of deposit for	
Checks on other banks.....	5,743.02	borrowed money.....	20,065.51
Gold coin.....	7,875.00	Bills payable.....	45,000.00
Silver, nickel and copper		Notes and bills rediscounted	55,000.00
coin .....	5,596.27		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	27,629.00		
Total.....	\$1,240,664.32	Total.....	\$1,240,664.32

# The Bank of Webster

Located at Minden,

Opened for Business February, 1902.

Parish of Webster.

A. D. TURNER, President.

A. B. MORELAND, Vice-President.

DIRECTORS—A. D. Turner, H. L. Bridges, T. A. Glass, M. P. Palmer, A. B. Moreland, W. T. Burnett, H. J. Heflin, R. A. Baker, O. G. Thomas, J. C. Woodard.

O. G. THOMAS, Vice-President.

R. A. BAKER, Cashier.

## OFFICERS.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 16,815.25	Capital stock paid in.....	\$ 40,000.00
Loans secured by mortgage	13,420.30	Surplus .....	9,500.00
Other loans and discounts..	306,605.55	Undivided profits, less ex-	
Overdrafts secured.....	2,321.20	penses and taxes paid.....	12,648.46
Overdrafts unsecured.....	19,756.54	Individual deposits subject	
United States bonds (Liber-		to check.....	203,124.27
ty) .....	12,350.00	Time certificates of deposit	86,018.22
Banking house, furniture		Certificates of deposit for	
and fixtures.....	22,000.00	borrowed money.....	30,155.40
Cash items.....	7,524.16	Bills payable.....	75,000.00
Due from banks and bank-			
ers (other than above)....	47,990.60		
Gold coin.....	2,296.00		
Silver, nickel and copper			
coin .....	1,929.75		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	3,437.00		
Total.....	\$ 456,446.35	Total.....	\$ 456,446.35

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	13,929.83	Capital stock paid in.....\$	40,000.00
Other loans and discounts..	281,059.91	Surplus .....	9,500.00
Overdrafts secured.....	1,883.25	Undivided profits, less ex-	
Overdrafts unsecured.....	640.57	penses and taxes paid.....	16,771.09
United States bonds.....	12,450.00	Individual deposits subject	
Other bonds, stocks securi-		to check.....	159,106.08
ties, etc.....	200.00	Time certificates of deposit	82,491.74
Banking house, furniture		Bills payable.....	55,000.00
and fixtures.....	22,000.00		
Cash items.....	373.69		
Due from banks and bank-			
ers (other than above)....	22,841.06		
Gold coin.....	2,413.50		
Silver, nickel and copper			
coin .....	1,661.10		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	3,416.00		
Total.....	\$ 362,868.91	Total.....	\$ 362,868.91



### Central Savings Bank & Trust Company

Located at Monroe,

Parish of Ouachita.

Opened for Business June 15th, 1906.  
Operates a Branch at West Monroe.

#### OFFICERS.

F. P. STUBBS, President.

SAM SMITH, Cashier.

TRAVIS OLIVER, Vice-President.

J. M. BREARD, Asst. Cashier.

DIRECTORS—P. M. Atkins, C. H. McHenry, Travis Oliver, C. W. Parnell, Steve Lennon,  
F. P. Stubbs, Eugene Wolff, L. N. Larche, J. B. Filhio, Sam Smith, H. C. Cole.

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 44,506.18	Capital stock paid in.....	\$ 375,000.00
Loans secured by mortgage.....	211,967.35	Surplus .....	125,000.00
Other loans and discounts.....	1,424,977.28	Undivided profits, less ex-	
Overdrafts secured.....	21,801.18	penses and taxes paid.....	79,697.37
Overdrafts unsecured.....	3,500.51	Due to other banks and	
United States bonds.....	63,900.00	bankers .....	25,074.86
Other bonds, stocks, securi-		Dividends unpaid.....	498.00
ties, etc.....	81,500.00	Certified checks.....	5,618.00
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	22,816.55	ing .....	15,012.74
Other real estate owned.....	45,600.00	Individual deposits subject	
Cash items.....	95,955.89	to check.....	1,303,143.12
Reserve in Federal Reserve		Trust funds on deposit.....	2,118.21
Bank .....	105,174.76	Individual savings deposits	316,542.61
Due from banks and bank-		Time certificates of deposit	139,691.23
ers (other than above)....	180,931.70	Bills payable.....	100,000.00
Checks for clearing house..	57,815.44	Notes and bills rediscounted	112,859.40
Checks on other banks.....	53,691.81		
Gold coin.....	55.00		
Silver, nickel and copper			
coin .....	25,174.72		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	45,088.00		
Customers' liability on let-			
ters of credit and accept-			
ances .....	109,552.75		
Other Assets.....	6,246.42		
<b>Total.....</b>	<b>\$2,600,255.54</b>	<b>Total.....</b>	<b>\$2,600,255.54</b>

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

## RESOURCES

Demand loans.....	\$ 121,567.61
Loans secured by mortgage	274,979.63
Other loans and discounts..	1,870,179.90
Overdrafts secured.....	36,240.47
Overdrafts unsecured.....	6,538.47
United States bonds.....	47,150.00
Other bonds, stocks, securities, etc.....	96,275.00
Banking house, furniture and fixtures.....	22,251.05
Other real estate owned.....	45,600.00
Cash items.....	15,332.49
Reserve in Federal Reserve Bank .....	118,983.17
Due from banks and bankers (other than above)....	363,320.57
Checks for clearing house..	53,736.63
Checks on other banks.....	1,791.05
Gold coin.....	1,445.00
Silver, nickel and copper coin .....	31,668.52
National bank notes and all issues U. S. Government (Except Gold Cert.).....	35,489.00
Bond premiums.....	49,888.55
Other Assets.....	6,071.07

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Total.....\$3,198,508.18

## LIABILITIES

Capital stock paid in.....	\$ 375,000.00
Surplus .....	125,000.00
Undivided profits, less expenses and taxes paid.....	71,641.31
Due to other banks and bankers .....	46,397.12
Dividends unpaid.....	500.00
Certified checks.....	2,668.00
Cashiers' checks outstanding .....	35,985.87
Individual deposits subject to check.....	1,172,093.95
Trust funds on deposit.....	10,598.72
Individual savings deposits	1,254,096.09
Time certificates of deposit	104,527.12

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Total.....\$3,198,508.18

# Louisiana Savings Bank & Trust Company

Located at Monroe,

Parish of Ouachita.

Opened for Business March 29th, 1920.

## OFFICERS.

A. COLLMAN, President.

F. C. PETERS, Vice-President.

A. K. KILPATRICK, Cashier.

DIRECTORS—A. Collman, C. G. Godman, C. A. Green, F. C. Peters, W. S. Terrell, R. R. Rhyners, J. Kusun.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 25,000.00	Capital stock paid in.....	\$ 300,000.00
Loans secured by mortgage	150,000.00	Certified checks.....	2,000.00
Other loans and discounts..	274,372.02	Cashiers' checks outstand-	
Overdrafts secured.....	7,191.17	in .....	1,827.80
Overdrafts unsecured.....	1,463.59	Individual deposits subject	
Other bonds, stocks, securi-		to check.....	176,221.98
ties, etc.....	3,500.00	Individual savings deposits	25,836.01
Banking house, furniture		Time certificates of deposit	1,900.00
and fixtures.....	25,360.06	Bills payable.....	99,500.00
Other real estate owned.....	50,000.00	Reserved for interest and	
Cash items.....	4,441.11	taxes, Int. and Ex. earned	16,495.89
Due from banks and bank-			
ers (other than above)....	38,302.34		
Checks for clearing house..	5,443.55		
Gold coin.....	287.50		
Silver, nickel and copper			
coin .....	6,113.45		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	9,192.00		
Suspense account.....	23,114.89		
Total.....	\$ 623,781.68	Total.....	\$ 623,781.68

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 10,500.00	Capital stock paid in.....	\$ 100,000.00
Loans secured by mortgage	103,306.81	Certified checks.....	2,100.00
Other loans and discounts..	134,115.71	Cashiers' checks outstand-	
Overdrafts secured.....	1,180.70	ing .....	11,907.93
Overdrafts unsecured.....	828.29	Individual deposits subject	
Other bonds, stocks, securi-		to check.....	145,225.84
ties, etc.....	11,500.00	Individual savings deposits	30,928.34
Banking house, furniture		Time certificates of deposit	26,400.00
and fixtures.....	49,500.00	Bills payable.....	70,000.00
Other real estate owned.....	40,000.00	Profit and loss account.....	11,447.57
Cash items.....	144.29		
Due from banks and bank-			
ers (other than above)....	23,708.01		
Checks for clearing house...	2,772.72		
Gold coin.....	540.00		
Silver, nickel and copper			
coin .....	2,071.15		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	15,842.00		
Total.....	\$ 398,009.68	Total.....	\$ 398,009.68

**Bank of Montgomery**

Located at Montgomery,

Opened for Business October, 1903.

Parish of Grant.

**OFFICERS.**

L. DOW WARDLOW, President.

D. B. WARDLOW, Vice-President.

WILMOT McCAIN, Cashier.

DIRECTORS—L. Dow Wardlow, V. G. Wardlow, A. Bell, J. W. Hughes, Wilmot McCain,  
J. H. Wardlow, C. L. Purvis, D. B. Wardlow, R. M. Dunn.**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 124,191.55	Capital stock paid in.....	\$ 15,000.00
Overdrafts secured and unsecured .....	567.79	Surplus .....	15,000.00
United States bonds.....	3,594.48	Undivided profits, less expenses and taxes paid.....	3,025.66
Banking house, furniture and fixtures.....	3,000.00	Dividends unpaid.....	900.00
Cash items.....	361.96	Cashiers' checks outstanding .....	804.93
Due from banks and bankers (other than above)....	17,835.55	Individual deposits subject to check.....	94,682.36
Gold coin.....	142.00	Time certificates of deposit	25,978.68
Silver, nickel and copper coin .....	1,717.30	Notes and bills rediscounted	5,000.00
National bank notes and all issues U. S. Government (Except Gold Cert.).....	8,981.00		
<b>Total.....</b>	<b>\$ 160,391.63</b>	<b>Total.....</b>	<b>\$ 160,391.63</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Other loans and discounts..	\$ 105,212.38	Capital stock paid in.....	\$ 15,000.00
Overdrafts unsecured.....	425.89	Surplus .....	15,000.00
United States bonds.....	2,739.56	Undivided profits, less expenses and taxes paid.....	3,527.20
Other bonds, stocks, securities, etc.....	225.00	Dividends unpaid.....	900.00
Banking house, furniture and fixtures.....	3,000.00	Cashiers' checks outstanding .....	898.42
Due from banks and bankers (other than above)....	7,203.90	Individual deposits subject to check.....	63,242.80
Checks on other banks.....	1,028.03	Time certificates of deposit	27,993.17
Gold coin.....	264.50		
Silver, nickel and copper coin .....	1,047.33		
National bank notes and all issues U. S. Government (Except Gold Cert.).....	5,415.00		
<b>Total.....</b>	<b>\$ 126,561.59</b>	<b>Total.....</b>	<b>\$ 126,561.59</b>



**Farmers' & Merchants' Bank**

Located at Montgomery.

Parish. of Grant.

Opened for Business October 9th, 1919.

**OFFICERS.**

O. P. HARRISON, President.

P. E. HARRISON, Cashier.

DIRECTORS—T. J. Harrison, L. J. Harrison, O. P. Harrison, T. G. Harlan, A. C. Teddlie,  
P. E. Harrison, A. J. Morat, C. C. Wilson.**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 4,466.72	Capital stock paid in.....	\$ 15,355.00
Loans secured by mortgage	9,814.35	Undivided profits, less ex-	
Other loans and discounts..	4,922.52	penses and taxes paid.....	318.17
Overdrafts unsecured.....	40.35	Certified checks.....	12.11
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	13,006.72	ing.....	64.33
Due from banks and bank-		Individual deposits subject	
ers (other than above)....	1,711.43	to check.....	25,887.94
Gold coin.....	265.00	Time certificates of deposit	1,405.00
Gold certificates.....	100.00		
Silver, nickel and copper			
coin.....	952.99		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	7,118.00		
Suspense account.....	8.13		
Total.....	\$ 42,724.38	Total.....	\$ 42,724.38

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 1,381.22	Capital stock paid in.....	\$ 20,000.00
Loans secured by mortgage	19,267.80	Certified checks.....	19.46
Other loans and discounts..	10,695.21	Cashiers' checks outstand-	
Overdrafts unsecured.....	186.01	ing.....	85.27
Other bonds, stocks, securi-		Individual deposits subject	
ties, etc.....	110.00	to check.....	21,834.43
Banking house, furniture		Time certificates of deposit	2,443.90
and fixtures.....	13,886.53	Bills payable.....	9,900.00
Due from banks and bank-			
ers (other than above)....	3,553.96		
Gold coin.....	510.00		
Silver, nickel and copper			
coin.....	467.70		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	3,248.00		
Suspense account.....	976.63		
Total.....	\$ 54,283.06	Total.....	\$ 54,283.06

**Farmers' Bank**

Located at Montpelier,

Parish of St. Helena.

Opened for Business May 29th, 1907.

OFFICERS.

C. E. TILLERY, President.

DR. A. J. NEWMAN, Vice-President.

J. D. EASLEY, Cashier.

DIRECTORS—J. H. Morgan, S. F. Morgan, H. S. Watson, T. R. Cole, H. E. Lindsey, R. A. Guy,  
C. E. Tillery, A. J. Newman, J. D. Easley.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	48,451.68	Capital stock paid in.....\$	15,000.00
Other loans and discounts..	25,788.14	Surplus .....	3,000.00
Overdrafts unsecured.....	18.43	Undivided profits, less ex-	
United States bonds.....	4,800.00	penses and taxes paid.....	4,039.82
U. S. Treasury Certificates..	15,000.00	Dividends unpaid.....	160.00
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	300.00	ing .....	695.74
Banking house, furniture		Individual deposits subject	
and fixtures.....	915.00	to check.....	29,422.70
Due from banks and bank-		Time certificates of deposit	38,525.60
ers (other than above)....	4,841.92	Bills payable.....	13,000.00
Checks on other banks.....	155.85		
Gold coin.....	20.00		
Silver, nickel and copper			
coin .....	876.84		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	2,676.00		
Total.....\$	103,843.86	Total.....\$	103,843.86

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	52,734.41	Capital stock paid in.....\$	15,000.00
Other loans and discounts..	35,783.56	Surplus .....	5,000.00
Overdrafts secured.....	898.32	Undivided profits, less ex-	
Overdrafts unsecured.....	53.49	penses and taxes paid.....	50.97
United States bonds.....	4,800.00	Dividends unpaid.....	50.00
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	300.00	ing .....	968.01
Banking house, furniture		Individual deposits subject	
and fixtures.....	915.00	to check.....	24,501.93
Due from banks and bank-		Time certificates of deposit	33,175.71
ers (other than above)....	1,844.81	Bills payable.....	21,000.00
Checks on other banks.....	216.99		
Silver, nickel and copper			
coin .....	879.04		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	1,321.00		
Total.....\$	99,746.62	Total.....\$	99,746.62

### Bank of Mooringsport

Located at Mooringsport.

Parish of Caddo.

Opened for Business January 31st, 1914.

## OFFICERS.

S. O. WILLIAMS, President.

W. V. TULLOS, Vice-President.

C. E. MOREFIELD, Cashier.

S. C. CUMMINGS, Asst. Cashier.

DIRECTORS—W. H. Morefield, W. V. Tullos, S. O. Williams, Dick Linsey, H. H. Chichester, J. T. Tanner, R. R. Hobson, C. E. Morefield, F. L. Dyer.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Loans secured by mortgage..	59,037.50	Capital stock paid in.....	\$ 15,000.00
Other loans and discounts..	60,619.93	Surplus .....	2,000.00
Overdrafts unsecured.....	8.88	Undivided profits, less ex-	
United States bonds.....	1,077.75	penses and taxes paid.....	5,255.53
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	6,829.00	ing .....	1,852.61
Other real estate owned.....	2,970.00	Individual deposits subject	
Cash items.....	3,680.00	to check.....	143,079.59
Due from banks and bank-		Demand certificates of de-	
ers (other than above).....	30,549.77	posit .....	7,930.50
Silver, nickel and copper			
coin .....	2,100.40		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	8,245.00		
Total.....	\$ 175,118.23	Total.....	\$ 175,118.23

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Loans secured by mortgage..	51,913.00	Capital stock paid in.....	\$ 15,000.00
Other loans and discounts..	41,466.50	Surplus .....	3,000.00
Other bonds, stocks, securi-		Undivided profits, less ex-	
ties, etc.....	1,815.01	penses and taxes paid.....	1,345.06
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	7,655.00	ing .....	214.36
Cash items.....	520.77	Individual deposits subject	
Due from banks and bank-		to check.....	74,618.26
ers (other than above)....	10,370.88	Time certificates of deposit	
Gold coin.....	452.50	Bills payable.....	16,550.00
Silver, nickel and copper			
coin .....	807.02		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	2,331.00		
Total.....	\$ 117,331.68	Total.....	\$ 117,331.68

# Bank of Morgan City

Located at Morgan City,

Parish of St. Mary.

Opened for Business January 18th, 1893.

## OFFICERS.

GUS DREWS, President.

E. W. DREIBHOLZ, Vice-President.

DIRECTORS—Gus Drews, E. W. Dreibholz, Wm. Drews, C. F. Thibodaux, C. L. Wise, F. D. Winchester, A. B. O'Brien.

F. D. WINCHESTER, Cashier.

A. B. O'BRIEN, Asst. Cashier.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 27,421.27	Capital stock paid in.....	\$ 25,000.00
Loans secured by mortgage	46,071.37	Surplus .....	52,500.00
Other loans and discounts..	302,150.77	Undivided profits, less ex-	
United States bonds.....	52,250.00	penses and taxes paid.....	10,858.54
Other bonds, stocks, securi-		Dividends unpaid.....	1,250.00
ties, etc.....	103,202.82	Cashiers' checks outstand-	
Banking house, furniture		ing .....	1,390.94
and fixtures.....	20,600.00	Individual deposits subject	
Cash items.....	587.19	to check.....	452,892.11
Due from banks and bank-		Individual savings deposits	35,516.18
ers (other than above)....	131,129.59	Time certificates of deposit	139,213.88
Checks on other banks.....	2,000.00	Amount due to persons not	
Gold coin.....	444.00	included in foregoing.....	71.61
Silver, nickel and copper			
coin .....	4,436.25		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	28,401.00		
Total.....	\$ 718,694.26	Total.....	\$ 718,694.26

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 8,811.00	Capital stock paid in.....	\$ 25,000.00
Loans secured by mortgage	36,505.15	Surplus .....	52,500.00
Other loans and discounts..	230,070.65	Undivided profits, less ex-	
United States bonds and		penses and taxes paid.....	15,232.13
other obligations of the		Dividends unpaid.....	1,250.00
U. S. Government.....	90,652.00	Cashiers' checks outstand-	
Other bonds, stocks, securi-		ing .....	2,717.17
ties, etc.....	27,686.77	Individual deposits subject	
Banking house, furniture		to check.....	253,824.46
and fixtures.....	20,000.00	Individual savings deposits	60,288.63
Other real estate owned.....	733.36	Time certificates of deposit	98,180.91
Cash items.....	348.60	Reserved for interest and	
Due from banks and bank-		taxes .....	1,000.00
ers (other than above)....	58,916.30	Amount due to persons not	
Checks for clearing house....	7,182.11	included in foregoing.....	118.79
Gold coin.....	514.00		
Silver, nickel and copper			
coin .....	4,744.15		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	23,948.00		
Total.....	\$ 510,112.09	Total.....	\$ 510,112.09



## Peoples' State & Savings Bank

Located at Morgan City,

Parish of St. Mary.

Opened for Business January, 1913.

### OFFICERS.

DR. C. C. DE GRAVELLES, President.

LEON KAHN, Vice-President.

J. J. GREENWOOD, Vice-President.

J. L. FISHER, Cashier.

H. R. FLEURY, Asst. Cashier.

DIRECTORS—Sam Russo, Sam Watkins, Oscar Zenor, Dr. C. C. De Gravelles, H. R. Fleury, J. E. Bass, Leon Kahn, J. H. Loeb, M. F. Kleinpeter, Y. L. Peatross, E. Angelloz, J. J. Greenwood, V. E. Clements.

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 41,167.45	Capital stock paid in.....	\$ 30,000.00
Loans secured by mortgage	43,414.81	Surplus .....	11,200.00
Other loans and discounts..	180,832.31	Undivided profits, less ex-	
United States bonds.....	25,000.00	penses and taxes paid.....	3,163.31
Banking house, furniture		Dividends unpaid.....	2,400.00
and fixtures.....	9,454.00	Certified checks.....	5.00
Other real estate owned.....	3,111.76	Individual deposits subject	
Due from banks and bank-		to check.....	109,515.86
ers (other than above)....	18,598.12	Individual savings deposits	126,328.05
Checks on other banks.....	1,298.17	Time certificates of deposit	41,654.76
Gold coin.....	372.50	Bills payable.....	15,000.00
Silver, nickel and copper		Amount due to persons not	
coin .....	2,689.69	included in foregoing.....	244.83
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	13,573.00		
<b>Total.....</b>	<b>\$ 339,511.81</b>	<b>Total.....</b>	<b>\$ 339,511.81</b>

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 24,802.86	Capital stock paid in.....	\$ 30,000.00
Loans secured by mortgage	43,147.53	Surplus .....	11,200.00
Other loans and discounts..	167,958.46	Undivided profits, less ex-	
Overdrafts unsecured.....	131.95	penses and taxes paid.....	4,150.01
United States bonds.....	13,350.00	Dividends unpaid.....	2,400.00
Banking house, furniture		Certified checks.....	1,018.00
and fixtures.....	9,051.30	Individual deposits subject	
Other real estate owned.....	2,500.00	to check.....	82,004.05
Due from banks and bank-		Individual savings deposits	107,316.60
ers (other than above)....	8,757.71	Time certificates of deposit	33,444.88
Checks on other banks.....	617.82	Bills payable.....	10,000.00
Gold coin.....	292.50	Amount due to persons not	
Silver, nickel and copper		included in foregoing.....	275.80
coin .....	1,430.21		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	9,769.00		
<b>Total.....</b>	<b>\$ 281,809.34</b>	<b>Total.....</b>	<b>\$ 281,809.34</b>

**Bank of Morganza**

Located at Morganza,

Parish of Point Coupee.

Opened for Business July 2nd, 1918.

**OFFICERS.**

A. L. BOLTE, Cashier.

L. M. FRYOU, Asst. Cashier.

DIRECTORS—N. Tircuit, P. Loeb, O. L. Bolte, Louis LeBlanc, Alvin Frahin, C. W. Dawson,

O. J. LeBlanc, L. P. LeBlanc, J. G. Ryan, J. W. Campbell.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.****RESOURCES**

Demand loans.....	\$ 2,015.00
Loans secured by mortgage	29,060.07
Other loans and discounts..	48,797.69
Overdrafts unsecured.....	150.48
United States bonds.....	10,600.00
Other bonds, stocks, securities, etc.....	95.53
Banking house, furniture and fixtures.....	6,758.68
Cash items.....	122.25
Due from banks and bankers (other than above)....	12,733.59
Gold coin.....	77.50
Silver, nickel and copper coin .....	639.71
National bank notes and all issues U. S. Government (Except Gold Cert.).....	6,265.00
Suspense account.....	10,669.63

Total.....\$ 127,985.13

**LIABILITIES**

Capital stock paid in.....	\$ 20,000.00
Undivided profits, less expenses and taxes paid.....	11,038.19
Cashiers' checks outstanding .....	414.92
Individual deposits subject to check.....	55,225.00
Time certificates of deposit	21,307.02
Bills payable.....	20,000.00

Total.....\$ 127,985.13

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.****RESOURCES**

Demand loans.....	\$ 2,179.08
Loans secured by mortgage	22,607.91
Other loans and discounts..	34,581.21
Overdrafts unsecured.....	244.18
United States bonds.....	10,689.17
Banking house, furniture and fixtures.....	6,758.68
Cash items.....	14.00
Due from banks and bankers (other than above)....	9,899.85
Gold coin.....	57.50
Silver, nickel and copper coin .....	963.99
National bank notes and all issues U. S. Government (Except Gold Cert.).....	2,796.00
Suspense account.....	6,062.58

Total.....\$ 96,854.15

**LIABILITIES**

Capital stock paid in.....	\$ 20,000.00
Undivided profits, less expenses and taxes paid.....	6,126.26
Certified checks.....	550.00
Individual deposits subject to check.....	40,400.91
Time certificates of deposit	19,776.93
Bills payable.....	10,000.00

Total.....\$ 96,854.15

**Bank of Assumption**

Located at Napoleonville,

Parish of Assumption.

Opened for Business 1901.

**OFFICERS.**

GEO. W. DODGE, President.

P. H. GILBERT, Vice-President.

LEO GUILLOT, Cashier.

EUGENE ROGER, Asst. Cashier.

**DIRECTORS**—A. E. Winkler, W. J. Foley, Geo. W. Dodge, Paul Rodrigue, Felix Dolese, John Cancienne, C. W. Harper, Sol Klotz, C. L. Triche, M. Levy, P. H. Gilbert, Leo Guillot, John Marks, Chas. Munson, Eugene Roger, S. F. Gilbert.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 41,167.45	Capital stock paid in.....	\$ 30,000.00
Loans secured by mortgage	43,414.81	Surplus .....	11,200.00
Other loans and discounts..	180,832.31	Undivided profits, less ex-	
United States bonds.....	25,000.00	penses and taxes paid.....	3,163.31
Banking house, furniture		Dividends unpaid.....	2,400.00
and fixtures.....	9,454.00	Certified checks.....	5.00
Other real estate owned.....	3,111.76	Individual deposits subject	
Due from banks and bank-		to check.....	109,515.86
ers (other than above)....	18,598.12	Individual savings deposits	126,328.05
Checks on other banks.....	1,298.17	Time certificates of deposit	41,654.76
Gold coin.....	372.50	Bills payable.....	15,000.00
Silver, nickel and copper		Amount due to persons not	
coin .....	2,689.69	included in foregoing.....	244.83
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	13,573.00		
<b>Total.....</b>	<b>\$ 339,511.81</b>	<b>Total.....</b>	<b>\$ 339,511.81</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 11,385.00	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	117,962.67	Surplus .....	20,000.00
Other loans and discounts..	130,792.05	Undivided profits, less ex-	
Overdrafts unsecured.....	2,661.98	penses and taxes paid.....	13,854.18
United States bonds.....	52,300.00	Unearned discount.....	2,114.25
Other bonds, stocks, securi-		Dividends unpaid.....	60.00
ties, etc.....	3,936.00	Individual deposits subject	
Banking house, furniture		to check.....	385,082.65
and fixtures.....	10,526.69		
Other real estate owned.....	2,440.00		
Cash items.....	1,596.66		
Due from banks and bank-			
ers (other than above)....	119,272.38		
Gold coin.....	691.00		
Silver, nickel and copper			
coin .....	4,323.65		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	13,223.00		
<b>Total.....</b>	<b>\$ 471,111.08</b>	<b>Total.....</b>	<b>\$ 471,111.08</b>

### The Bank of Napoleonville

Located at Napoleonville, Parish of Assumption.  
Opened for Business September 16th, 1895.

#### OFFICERS.

E. SUNDBERY, President.  
L. CORDE, Vice-President.  
DIRECTORS—E. Sundbery, Louis Corde, J. N. Thibaut, L. Lemmel, S. C. Munson, W. E. Kittredge, S. M. Malhoit, C. T. Worthman, W. N. Bergeron, Alfred Blanchard, Albert Blanchard, Geo. A. Menuet, R. L. Baker, R. C. Martin, T. B. Fugh.

AUGUST THIBAUT, Cashier.

FRANCIS J. RODRIGUE, Asst. Cashier.

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 10,500.00	Capital stock paid in.....	\$ 30,000.00
Loans secured by mortgage	211,030.00	Surplus .....	50,000.00
Other loans and discounts..	207,387.18	Undivided profits, less ex-	
Overdrafts unsecured.....	1,093.21	penses and taxes paid.....	20,972.14
United States bonds.....	2,521.34	Dividends unpaid.....	65.00
Other bonds, stocks, securi-		Individual deposits subject	
ties, etc.....	37,700.00	to check.....	373,941.96
Banking house, furniture		Bills payable.....	156,380.00
and fixtures.....	26,666.27	Notes and bills rediscounted	16,075.00
Cash items.....	207.90		
Due from banks and bank-			
ers (other than above)....	129,700.94		
Checks on other banks.....	6.00		
Gold coin.....	92.50		
Silver, nickel and copper			
coin .....	6,639.76		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	13,889.00		
<b>Total.....</b>	<b>\$ 647,434.10</b>	<b>Total.....</b>	<b>\$ 647,434.10</b>

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 600.00	Capital stock paid in.....	\$ 30,000.00
Loans secured by mortgage	240,423.66	Surplus .....	50,000.00
Other loans and discounts..	132,111.87	Undivided profits, less ex-	
Overdrafts unsecured.....	879.78	penses and taxes paid.....	22,249.41
Other bonds, stocks, securi-		Dividends unpaid.....	75.00
ties, etc.....	35,700.00	Individual deposits subject	
Banking house, furniture		to check.....	276,632.56
and fixtures.....	26,666.27	Time certificates of deposit	4,500.00
Cash items.....	306.02	Bills payable.....	155,680.00
Due from banks and bank-			
ers (other than above)....	79,466.59		
Checks on other banks.....	111.67		
Gold coin.....	105.00		
Silver, nickel and copper			
coin .....	3,999.11		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	18,767.00		
<b>Total.....</b>	<b>\$ 539,136.97</b>	<b>Total.....</b>	<b>\$ 539,136.97</b>



**Exchange Bank of Natchitoches**

Located at Natchitoches.

Parish of Natchitoches.

Opened for Business September, 1892.

**OFFICERS.**

A. W. WATSON, President.

T. G. BARNES, Cashier.

J. S. STEPHENS, Vice-President.

L. P. CLOUTIER, Asst. Cashier.

G. H. HIMEL, Asst. Cashier.

**DIRECTORS**—D. C. Scarborough, J. H. Williams, J. S. Stephens, T. L. Weaver, Snyder Kaffie,

E. O. Payne, T. G. Barnes, A. W. Watson.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 240,930.80	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	126,205.67	Surplus .....	49,999.00
Other loans and discounts..	512,954.25	Undivided profits, less ex-	
Overdrafts secured.....	9,572.53	penses and taxes paid.....	50,696.27
Overdrafts unsecured.....	1,027.74	Dividends unpaid.....	2,004.00
United States bonds.....	32,188.29	Cashiers' checks outstand-	
Other bonds, stocks, securi-		ing .....	4,586.68
ties, etc.....	17,232.03	Individual deposits subject	
Banking house, furniture		to check.....	402,440.99
and fixtures.....	17,500.00	Demand certificates of de-	
Cash items.....	7,312.29	posit .....	715.00
Due from banks and bank-		Individual savings deposits	13,982.17
ers (other than above)....	123,533.32	Time certificates of deposit	281,887.75
Checks on other banks.....	6,612.77	Bills payable.....	275,000.00
Gold coin.....	620.00	Payment on Liberty Bonds	1,053.00
Gold certificates.....	1,000.00		
Silver, nickel and copper			
coin .....	6,588.17		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	29,087.00		
<b>Total.....</b>	<b>\$1,132,364.86</b>	<b>Total.....</b>	<b>\$1,132,364.86</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 428,653.85	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	147,930.92	Surplus .....	49,999.00
Other loans and discounts..	269,185.06	Undivided profits, less ex-	
Overdrafts secured.....	4,855.63	penses and taxes paid.....	51,192.66
Overdrafts unsecured.....	391.44	Dividends unpaid.....	2,032.00
United States bonds.....	21,261.70	Certified checks.....	930.00
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	17,392.86	ing .....	4,891.19
Banking house, furniture		Individual deposits subject	
and fixtures.....	17,500.00	to check.....	449,581.43
Cash items.....	7,808.57	Demand certificates of de-	
Due from banks and bank-		posit .....	715.00
ers (other than above)....	97,398.16	Individual savings deposits	11,216.65
Checks on other banks.....	946.19	Time certificates of deposit	248,387.78
Gold coin.....	902.50	Bills payable.....	175,000.00
Silver, nickel and copper		Amount due to persons not	
coin .....	7,348.83	included in foregoing.....	948.00
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	23,318.00		
<b>Total.....</b>	<b>\$1,044,893.71</b>	<b>Total.....</b>	<b>\$1,044,893.71</b>

**Merchants' & Farmers' Bank**

Located at Natchitoches, Parish of Natchitoches.  
Opened for Business December 3rd, 1913.

**OFFICERS.**

SAM AARON, President.

G. H. PIERSON, Cashier.

JEFF DE BLIEUX, Vice-President.

J. A. CANNON, Asst. Cashier.

DIRECTORS—Sam Aaron, Jeff De Blieux, V. L. Roy, W. T. Cunningham, G. H. Pierson, G. R. Murphy, J. D. Rusch, J. C. De Blieux, H. Cohen.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 117,883.77	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	81,101.95	Surplus .....	20,000.00
Other loans and discounts..	195,442.67	Undivided profits, less ex-	
Overdrafts unsecured.....	726.46	penses and taxes paid.....	6,240.13
United States bonds.....	27,800.00	Dividends unpaid.....	648.00
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	2,323.70	ing .....	630.69
Cash items.....	186.49	Individual deposits subject	
Due from banks and bank-		to check.....	259,578.55
ers (other than above)....	104,493.95	Time certificates of deposit	119,940.93
Checks on other banks.....	4,040.82	Bills payable.....	87,500.00
Gold coin.....	125.00	Amount due to persons not	
Silver, nickel and copper		included in foregoing.....	10.23
coin .....	1,795.72		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	8,628.00		
Total.....	\$ 544,548.53	Total.....	\$ 544,548.53

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 84,551.05	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	88,790.23	Surplus .....	20,000.00
Other loans and discounts..	166,028.29	Undivided profits, less ex-	
Overdrafts secured.....	1,467.03	penses and taxes paid.....	5,876.11
Overdrafts unsecured.....	638.27	Dividends unpaid.....	408.00
United States bonds.....	32,750.00	Cashiers' checks outstand-	
Banking house, furniture		ing .....	1,715.58
and fixtures.....	2,473.70	Individual deposits subject	
Cash items.....	3,536.26	to check.....	264,909.82
Due from banks and bank-		Time certificates of deposit	97,718.59
ers (other than above)....	95,751.26	Bills payable.....	34,500.00
Gold coin.....	2,255.00	Bonds borrowed.....	8,950.00
Silver, nickel and copper			
coin .....	882.01		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	4,955.00		
Total.....	\$ 484,078.10	Total.....	\$ 484,078.10

**Peoples' Bank of Natchitoches**

Located at Natchitoches, Parish of Natchitoches.  
Opened for Business January 7th, 1902.

**OFFICERS.**

SAM'L LEVY, President.

J. L. BRYAN, Vice-President.

DIRECTORS—Phanor Breazeale, J. L. Bryan, J. B. Tucker, W. F. Johnson, Sam'l Nelken, J. I. Friedman, S. H. Hill, Morris Aaron, Sam'l Levy.

MORRIS AARON, Vice-President.

R. O. HICKS, Cashier.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 220,566.98	Capital stock paid in.....	\$ 30,000.00
Loans secured by mortgage	154,546.09	Surplus .....	30,000.00
Other loans and discounts..	184,877.91	Undivided profits, less ex-	
Overdrafts secured.....	12,319.62	penses and taxes paid.....	21,580.34
Overdrafts unsecured.....	1,670.54	Dividends unpaid.....	110.00
United States bonds.....	34,032.43	Cashiers' checks outstand-	
Other bonds, stocks, securi-		ing .....	175.03
ties, etc.....	19,052.36	Individual deposits subject	
Banking house, furniture		to check.....	394,215.41
and fixtures.....	8,563.15	Individual savings deposits	11,780.75
Other real estate owned.....	4,200.00	Time certificates of deposit	156,797.81
Cash items.....	329.75	Bills payable.....	130,000.00
Due from banks and bank-		Reserved for interest and	
ers (other than above)....	107,850.38	taxes .....	5,000.00
Checks on other banks.....	7,671.49	Amount due to persons not	
Gold coin.....	1,695.00	included in foregoing.....	17.97
Silver, nickel and copper			
coin .....	9,362.61		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	12,939.00		
Total.....	\$ 779,677.31	Total.....	\$ 779,677.31

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 194,900.97	Capital stock paid in.....	\$ 30,000.00
Loans secured by mortgage	156,497.46	Surplus .....	30,000.00
Other loans and discounts..	142,162.84	Undivided profits, less ex-	
Overdrafts secured.....	1,662.86	penses and taxes paid.....	22,854.86
Overdrafts unsecured.....	874.70	Dividends unpaid.....	140.00
United States bonds.....	39,790.40	Cashiers' checks outstand-	
Other bonds, stocks, securi-		ing .....	443.30
ties, etc.....	16,749.95	Individual deposits subject	
Banking house, furniture		to check.....	456,096.34
and fixtures.....	7,706.84	Individual savings deposits	6,927.16
Other real estate owned.....	4,701.58	Time certificates of deposit	141,421.29
Cash items.....	454.98	Bills payable.....	75,000.00
Due from banks and bank-		Reserved for interest and	
ers (other than above)....	182,909.14	taxes .....	7,000.00
Checks on other banks.....	1,048.03		
Gold coin.....	3,125.00		
Silver, nickel and copper			
coin .....	1,440.40		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	15,836.00		
Suspense account.....	21.80		
Total.....	\$ 769,882.95	Total.....	\$ 769,882.95

### Bank of Newellton

Located at Newellton,

Parish of Tensas.

Opened for Business December, 1904.

## OFFICERS.

F. L. GUTHRIE, President.

C. L. CLARKE, Cashier.

D. H. ALVERSON, Vice-President.

MRS. G. R. BRECKENRIDGE, Asst. Cashier.

DIRECTORS—F. L. Guthrie, D. H. Alverson, C. L. Clarke, H. R. McMillan, L. de Vries, Jno. Hughes, W. H. Alex.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 14,550.00	Capital stock paid in.....	\$ 25,000.00
Loans secured by mortgage.....	59,924.28	Surplus .....	5,000.00
Other loans and discounts..	118,145.69	Unearned discount.....	969.03
Overdrafts secured.....	1,514.42	Dividends unpaid.....	30.00
Overdrafts unsecured.....	1,113.89	Cashiers' checks outstanding .....	943.53
Banking house, furniture and fixtures.....	5,090.00	Individual deposits subject to check.....	103,885.48
Due from banks and bankers (other than above)....	21,753.29	Time certificates of deposit .....	7,500.12
Silver, nickel and copper coin .....	2,677.59	Certificates of deposit for borrowed money.....	4,000.00
National bank notes and all issues U. S. Government (Except Gold Cert.).....	2,064.00	Bills payable.....	24,000.00
		Notes and bills rediscounted .....	15,500.00
		Cotton and rice.....	40,000.00
Total.....	\$ 226,828.16	Total.....	\$ 226,828.16



## Algiers Trust & Savings Bank

Located at New Orleans,

Parish of Orleans.

Opened for Business July 8th, 1921.

### OFFICERS.

GEO. HERBERT, JR., President.

A. SPITZFADEN, JR., Vice-President.

J. BODENGER, Vice-President.

CHAS. H. BOTNICK, Vice-President.

RALPH R. NOLAN, Vice-President.

H. LLOYD HAWKINS, Teller.

C. E. DRUMM, Bookkeeper.

DIRECTORS—Ed Berthaut, Chas. H. Botnick, W. J. Hennessey, F. C. Hymel, R. P. Nolan, F. J. Richardson, A. Spitzfaden, J. Bodenger, Geo. Herbert, Jr., Frank C. Duvic, Dr. A. C. King, G. J. Peterson, Aug. Schabel, W. H. Ward.

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 73,335.00	Capital stock paid in.....	\$ 200,000.00
Loans secured by mortgage.....	44,506.00	Surplus .....	50,000.00
Other loans and discounts.....	359,638.81	Undivided profits, less ex-	
Overdrafts unsecured.....	56.87	penses and taxes paid.....	1,280.85
United States bonds.....	42,046.93	Unearned discount.....	3,424.34
Other bonds, stocks, securi-		Certified checks.....	1,200.00
ties, etc.....	7,520.00	Cashiers' checks outstand-	
Banking house, furniture		ing .....	4,275.50
and fixtures.....	6,937.09	Individual deposits subject	
Other real estate owned.....	3,281.00	to check.....	213,305.97
Cash items.....	315.20	Individual savings deposits	124,400.69
Reserve in Federal Reserve		Time certificates of deposit	10,100.00
Bank .....	25,878.72	Notes and bills rediscounted	23,700.00
Due from banks and bank-		Reserved for interest and	
ers (other than above)....	58,620.14	taxes .....	111.11
Gold coin.....	125.00		
Gold certificates.....	300.00		
Silver, nickel and copper			
coin .....	2,477.46		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	5,995.00		
Suspense account.....	765.24		
Total.....	\$ 631,798.46	Total.....	\$ 631,798.46

**American Bank & Trust Company**

Located at New Orleans,

Parish of Orleans.

F. P. BRECKINRIDGE, President.

## OFFICERS.

H. A. CLEAVER, Cashier.

DIRECTORS—F. P. Breckenridge, C. S. LA GARDE, Asst. Cashier,  
 H. A. Cleaver, A. B. Orr, O. H. Van Horn, J. K. Boland, Frank Bethune,  
 W. S. Edwards, A. P. Frymire, Walter Cook Keenan, R. A. Kent, John Meyer,  
 S. G. Steiner, J. L. Wright, Edw. Wunderlich.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 59,268.34	Capital stock paid in.....	\$ 200,000.00
Loans secured by mortgage	104,630.35	Surplus .....	25,000.00
Other loans and discounts..	520,481.80	Undivided profits, less ex-	
Overdrafts unsecured.....	295.96	penses and taxes paid.....	17,633.09
United States bonds.....	8,206.00	Due to other banks and	
Other bonds, stocks, securi-		bankers .....	307.58
ties- etc.....	51,599.33	Dividends unpaid.....	8,000.00
Banking house, furniture		Certified checks.....	4,775.48
and fixtures.....	73,992.27	Cashiers' checks outstand-	
Cash items.....	4,255.14	ing.....	1,963.30
Reserve in Federal Reserve		Individual deposits subject	
Bank.....	54,423.29	to check.....	550,037.11
Due from banks and bank-		Individual savings deposits	263,555.77
ers (other than above)....	171,340.09	Time certificates of deopsit	2,063.06
Gold coin.....	985.00		
Gold certificates.....	1,310.00		
Silver, nickel and copper			
coin .....	6,069.82		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	16,478.00		
Total.....	\$1,073,335.39	Total.....	\$1,073,335.39

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 115,832.54	Capital stock paid in.....	\$ 200,000.00
Loans secured by mortgage	105,265.75	Surplus .....	27,000.00
Other loans and discounts..	610,414.41	Undivided profits, less ex-	
Overdrafts unsecured.....	1,130.65	penses and taxes paid.....	12,629.64
United States bonds.....	345.82	Due to other banks and	
Other bonds, stocks, securi-		bankers .....	1,837.77
ties, etc.....	71,859.20	Dividends unpaid.....	8,000.00
Banking house, furniture		Certified checks.....	2,448.37
and fixtures.....	90,192.69	Cashiers' checks outstand-	
Cash items.....	250.00	ing .....	1,946.54
Reserve in Federal Reserve		Individual deposits subject	
Bank .....	46,149.94	to check.....	757,173.83
Due from banks and bank-		Individual savings deposits	244,657.05
ers (other than above)....	124,935.98	Time certificates of deposit	19,207.53
Checks for clearing house..	51,918.36	Christmas savings.....	861.40
Gold coin.....	1,525.00		
Gold certificates.....	1,810.00		
Silver, nickel and copper			
coin .....	2,171.79		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	51,960.00		
Total.....	\$1,275,762.13	Total.....	\$1,275,762.13

### Canal-Commercial Trust & Savings Bank

Located at New Orleans.

Parish of Orleans.

Opened for Business 1831 and 1881.

Operates four branches in New Orleans—Rocheblave Market Branch, Memory Market Branch, Le Breton Market Branch and the St. Bernard Market Branch.

#### OFFICERS.

W. R. IRBY, Chairman of Board.

JAS. P. BUTLER, JR., President.

F. E. GUNTER, Vice-President.

D. D. CURRAN, Vice-President.

W. J. MITCHELL, Vice-President.

F. DIETZ, JR., Cashier.

L. B. GIRAUD, Asst. Cashier.

**DIRECTORS**—Henry Beer, G. A. Blaffer, W. B. Bloomfield, E. A. G. Bright, G. C. Bright, J. P. Butler, Jr., G. W. Clay, H. S. Cocram, D. D. Curran, R. H. Downman, R. E. Farrell, C. B. Fox, J. P. Ford, C. French, J. H. Fulton, A. Gambel, Theo. Grunewald, F. E. Gunter, W. T. Hardie, Hunt Henderson, W. R. Irby, S. Jackson, E. L. Jahncke, L. A. Jones, A. I. Kaufman, E. N. Kearney, E. E. Lafaye, J. B. Levert, I. M. Lichenstein, T. H. Lyons, Albert Mackie, N. Mayer, J. E. Merlih, A. W. McLellan, S. Odenheimer, A. D. Parker, S. Pfeifer, J. Rathborne, P. H. Saunders, S. J. Schwartz, J. B. Simmons, J. M. Smith, T. F. Steele.

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES	LIABILITIES
Demand loans.....\$12,491,921.08	Capital stock paid in.....\$ 4,000,000.00
Loans secured by mortgage 859,302.35	Surplus ..... 2,000,000.00
Other loans and discounts.. 43,465,098.92	Undivided profits, less ex-
Overdrafts unsecured..... 126,920.65	penses and taxes paid.... 444,072.78
United States bonds..... 1,032,389.20	Unearned discount..... 276,417.85
Other bonds, stocks, securi-	Due to other banks and
ties, etc..... 6,084,945.90	bankers ..... 9,541,005.54
Banking house, furniture	Dividends unpaid..... 162,559.20
and fixtures..... 2,458,933.16	Certified checks..... 184,538.60
Other real estate owned.... 414,996.33	Cashiers' checks outstand-
Cash items..... 191,826.95	ing ..... 558,815.53
Reserve in Federal Reserve	Individual deposits subject
Bank ..... 3,440,896.33	to check..... 31,247,365.94
Due from banks and bank-	Demand certificates of de-
ers (other than above).. 9,022,065.09	posit ..... 163,579.13
Checks for clearing house.. 2,182,817.79	Trust funds on deposit.... 1,089,247.33
Gold coin..... 13,302.50	Individual savings deposits 17,463,361.53
Gold certificates..... 8,250.00	Time certificates of deposit 510,567.61
Silver, nickel and copper	Bills payable..... 9,668,795.00
coin ..... 130,055.14	Notes and bills rediscount
National bank notes and all	ed ..... 4,427,225.31
issues U. S. Government	Liability on letters of
(Except Gold Cert.)..... 759,961.00	credit and acceptances.. 3,567,476.07
Customers' liability on let-	Reserved for interest and
ters of credit and accept-	taxes ..... 346,461.99
ances ..... 3,567,476.07	Bonds borrowed..... 600,000.00
Suspense account..... 330.95	
<b>Total.....\$86,251,489.41</b>	<b>Total.....\$86,251,489.41</b>

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$10,309,756.38	Capital stock paid in.....	\$ 4,000,000.00
Loans secured by mortgage	963,990.46	Surplus .....	2,000,000.00
Other loans and discounts..	32,183,089.31	Undivided profits, less ex-	
Overdrafts unsecured.....	63,455.21	penses and taxes paid....	650,960.55
United States bonds.....	245,172.06	Unearned discount.....	208,010.37
Louisiana State bonds.....	8,200.00	Due to other banks and	
Other bonds, stocks, securi-		bankers .....	7,730,509.18
ties, etc.....	6,689,387.52	Dividends unpaid.....	163,937.20
Banking house, furniture		Certified checks.....	73,946.65
and fixtures.....	3,422,402.06	Cashiers' checks outstand-	
Other real estate owned....	409,083.57	ing .....	960,902.59
Cash items.....	316,130.28	Individual deposits subject	
Reserve in Federal Reserve		to check.....	24,082,232.79
Bank .....	2,831,379.09	Demand certificates of de-	
Due from banks and bank-		posit .....	354,653.11
ers (other than above)..	7,771,799.89	Trust funds on deposit.....	1,570,406.31
Checks for clearing house..	1,370,256.78	Individual savings deposits	17,363,529.39
Gold coin.....	16,289.50	Time certificates of deposit	178,821.99
Gold certificates.....	7,120.00	Bills payable.....	2,084,800.00
Silver, nickel and copper		Notes and bills rediscount	
coin .....	127,948.75	ed .....	5,820,832.08
National bank notes and all		Liability on letters of	
issues U. S. Government		credit and acceptances..	5,020,044.94
(Except Gold Cert.).....	669,880.00	Reserved for interest and	
Customers' liability on let-		taxes .....	177,291.61
ters of credit and accept-			
ances .....	5,020,044.94		
Suspense account.....	15,492.96		
Total.....	\$72,440,878.76	Total.....	\$72,440,878.76



### Citizens' Bank & Trust Company

Located at New Orleans,

Parish of Orleans.

Opened for Business 1831.

#### OFFICERS.

CHAS. J. THEARD, President.

A. J. STALLINGS, Vice-President.

H. C. GRENIER, Vice-President.

CHAS. ST. RAYMOND, Vice-President.

J. C. DELERY, Cashier

H. C. DOIZE, Asst. Cashier.

D. A. CHAUVIN, Asst. Cashier.

P. C. NOTT, Trust Officer.

DIRECTORS—John W. Phillips, Frank H. Mortimer, Simon Pfeiffer, J. J. D'Aquin, C. W. Ziegler,  
E. S. Butler, Victor Camors, George Denegre, W. M. Garic, H. C. Leake, Chas. J. Theard,  
G. G. Westfeldt, Henry Worner.

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 1,226,434.41	Capital stock paid in.....	\$ 1,000,000.00
Loans secured by mortgage	134,661.46	Surplus .....	250,000.00
Other loans and discounts	6,814,709.55	Undivided profits, less ex-	
Overdrafts unsecured.....	7,540.31	penses and taxes paid....	84,784.13
United States bonds.....	259,884.52	Unearned discount.....	61,212.89
Other bonds, stocks, securi-		Due to other banks and	
ties, etc.....	187,382.32	bankers .....	222,643.86
Banking house, furniture		Dividends unpaid.....	25,673.00
and fixtures.....	162,750.00	Certified checks.....	39,796.18
Other real estate owned....	71,184.29	Cashiers' checks outstand-	
Cash items.....	8,188.31	ing .....	8,861.84
Reserve in Federal Reserve		Individual deposits subject	
Bank .....	637,473.11	to check.....	4,741,156.82
Due from banks and bank-		Demand certificates of de-	
ers (other than above)..	588,231.97	posit .....	60,562.73
Checks for clearing house..	552,066.84	Trust funds on deposit.....	18,150.84
Gold coin.....	2,032.00	Individual savings deposits	2,004,599.82
Gold certificates.....	1,480.00	Time certificates of deposit	113,525.84
Silver, nickel and copper		Bills payable.....	250,000.00
coin .....	12,289.67	Notes and bills rediscount	
National bank notes and all		ed .....	1,891,372.26
issues U. S. Government		Liability on letters of	
(Except Gold Cert.).....	93,526.00	credit and acceptances....	126,027.73
Customers' liability on let-		Reserved for interest and	
ters of credit and accept-		taxes .....	3,008.16
ances .....	125,464.00		
Suspense account.....	16,077.31		
Total.....	\$10,901,376.07	Total.....	\$10,901,376.07

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 1,534,751.37	Capital stock paid in.....	\$ 1,000,000.00
Loans secured by mortgage	91,482.57	Surplus .....	250,000.00
Other loans and discounts	5,739,269.17	Undivided profits, less ex-	
Overdrafts secured.....	9,602.31	penses and taxes paid....	112,224.97
United States bonds.....	259,299.77	Unearned discount.....	45,272.87
Other bonds, stocks, securi-		Due to other banks and	
ties, etc.....	171,188.77	bankers .....	276,007.09
Banking house, furniture		Dividends unpaid.....	25,680.50
and fixtures.....	162,750.00	Certified checks.....	225,657.73
Other real estate owned....	71,184.29	Cashiers' checks outstand-	
Cash items.....	11,897.67	ing .....	5,411.64
Reserve in Federal Reserve		Individual deposits subject	
Bank .....	633,018.30	to check.....	4,359,975.17
Due from banks and bank-		Demand certificates of de-	
ers (other than above)..	722,746.34	posit .....	45,617.14
Checks for clearing house..	471,383.08	Trust funds on deposit.....	10,565.76
Gold coin.....	5,489.00	Individual savings deposits	2,660,694.62
Gold certificates.....	760.00	Time certificates of deposit	135,823.85
Silver, nickel and copper		Bills payable.....	250,000.00
coin .....	18,097.89	Notes and bills rediscount-	
National bank notes and all		ed .....	576,414.19
issues U. S. Government		Liability on letters of	
(Except Gold Cert.).....	80,723.00	credit and acceptances..	400.00
Customers' liability on let-		Reserved for interest and	
ters of credit and accept-		taxes .....	3,823.55
ances .....	2,812.50	Amount due to persons not	
Suspense account.....	1,232.48	included in foregoing....	4,119.43
Total.....	\$ 9,987,688.51	Total.....	\$ 9,987,688.51

## Hibernia Bank & Trust Company

Located at New Orleans.

Parish of Orleans.

Opened for Business July 31st, 1902.

Operates branches in New Orleans known as Dryades Street Branch, Mid-City Branch, Industrial Branch, Jefferson Branch, Algiers Branch, Decatur Street Branch.

### OFFICERS.

HUGH McCLOSKEY, Chairman of Board.

R. S. HECHT, President.

F. W. ELLSWORTH, Vice-President.

CHAS. PALFREY, Vice-President.

W. B. MACHADO, Asst. Cashier.

PAUL VILLERE, Vice-President.

F. E. RIESS, Vice-President.

R. N. SIMS, Vice-President.

J. H. KEPPEL, Cashier.

DIRECTORS—C. E. Allgeyer, G. B. Baldwin, A. Brittin, E. J. Caire, R. E. Craig, Jr., H. G. Dufour, P. F. Dunn, C. P. Ellis, F. W. Ellsworth, F. W. Evans, J. T. Gibbons, Jr., G. J. Glover, H. R. Gould, R. S. Hecht, A. P. Howard, P. F. Jahneke, A. Katz, F. Katz, F. L. Levy, E. M. Loeb, D. B. Martinez, J. J. Manson, C. S. Mathews, P. McCloskey, H. McCloskey, J. S. Otis, E. Overbeck, E. L. Powell, W. L. Richeson, W. P. Simpson, E. G. Schlieder, H. E. Vincent, F. Wilbert, R. W. Wilmot, S. Zemurray.

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 9,082,683.42	Capital stock paid in.....	\$ 2,000,000.00
Loans secured by mortgage	1,314,580.23	Surplus .....	2,500,000.00
Other loans and discounts	29,290,991.42	Undivided profits, less ex-	
Overdrafts secured.....	229,380.02	penses and taxes paid....	104,920.67
Overdrafts unsecured.....	50,142.90	Unearned discount.....	229,090.32
United States bonds.....	4,425,815.13	Due to other banks and	
Louisiana State bonds.....	154,343.90	bankers .....	6,811,270.38
Other bonds, stocks, securi-		Dividends unpaid.....	134,728.00
ties, etc.....	5,674,040.44	Certified checks.....	112,996.64
Banking house, furniture		Cashiers' checks outstand-	
and fixtures and other		ing .....	403,846.91
real estate owned.....	2,039,645.92	Individual deposits subject	
Cash items.....	1,446,360.65	to check .....	22,382,879.71
Reserve in Federal Reserve		Demand certificates of de-	
Bank .....	2,408,039.22	posit .....	231,781.24
Due from banks and bank-		Trust funds on deposit.....	5,425,666.80
ers (other than above)..	6,327,685.06	Individual savings deposits	10,100,902.26
Checks for clearing house..	2,009,407.11	Time certificates of deposit	978,849.70
Gold coin.....	18,288.50	Bills payable.....	4,469,000.00
Gold certificates.....	4,700.00	Notes and bills rediscount-	
Silver, nickel and copper		ed .....	8,817,367.47
coin .....	81,094.60	Liability on letters of	
National bank notes and all		credit and acceptances..	2,990,446.82
issues U. S. Government		Reserved for interest and	
(Except Gold Cert.).....	430,785.00	taxes .....	284,683.42
Customers' liability on let-			
ters of credit and accept-			
ances .....	2,990,446.82		
Total.....	\$67,978,430.34	Total.....	\$67,978,430.34

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES	LIABILITIES
Demand loans.....\$ 7,643,035.02	Capital stock paid in.....\$ 2,000,000.00
Loans secured by mortgage 1,498,702.24	Surplus ..... 2,500,000.00
Other loans and discounts 20,805,719.01	Undivided profits, less ex-
Overdrafts secured..... 241,405.21	penses and taxes paid.... 104,920.67
Overdrafts unsecured..... 14,747.90	Unearned discount..... 118,233.26
United States bonds..... 3,320,083.09	Due to other banks and
Louisiana State bonds..... 103,301.10	bankers ..... 6,693,032.74
Other bonds, stocks, securi-	Dividends unpaid..... 126,929.50
ties, etc..... 3,856,649.14	Certified checks..... 47,785.14
Banking house, furniture	Cashiers' checks outstand-
and fixtures..... 2,999,300.00	ing ..... 1,752,544.07
Branch banking houses and	Individual deposits subject
other real estate owned.. 384,078.37	to check..... 17,823,331.00
Cash items..... 398,982.73	Demand certificates of de-
Reserve in Federal Reserve	posit ..... 331,929.53
Bank ..... 1,733,256.25	Trust funds on deposit..... 2,336,406.86
Due from banks and bank-	Individual savings deposits 7,425,452.17
ers (other than above).. 3,732,911.31	Time certificates of deposit 3,926,810.28
Checks for clearing house.. 1,142,838.90	Notes and bills rediscount-
Gold coin..... 11,177.50	ed ..... 2,927,935.82
Gold certificates..... 5,000.00	Liability on letters of
Silver, nickel and copper	credit and acceptances.. 1,432,660.08
coin ..... 49,489.09	Reserved for interest and
National bank notes and all	taxes ..... 204,595.82
issues U. S. Government	
(Except Gold Cert.)..... 379,230.00	
Customers' liability on let-	
ters of credit and accept-	
ances ..... 1,432,660.08	
— Total.....\$49,752,566.94	Total.....\$49,752,566.94



## Interstate Trust & Banking Company

Located at New Orleans.

Parish of Orleans.

Opened for Business July, 1902.  
Operates Algiers Branch.

### OFFICERS.

L. H. DINKINS, President.

G. W. DODGE, Vice-President.

J. W. FAIRFAX, Vice-President.

C. B. THORN, Vice-President.

C. G. RIVES, JR., Vice-President.

E. J. BUCK, Vice-President.

W. L. WARD, Cashier.

G. T. RIVES, Asst. Cashier.

**DIRECTORS**—Leigh Carroll, E. F. Dickinson, L. H. Dinkins, Mrs. John Dibert, G. W. Dodge, J. W. Fairfax, C. P. Fenner, E. G. Flowers, Charles Karst, J. D. Lacey, J. W. Lennox, W. T. Maginnis, C. G. Rives, Jr., Mrs. S. B. Sneath, C. B. Thorn.

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 2,845,918.84	Capital stock paid in.....	\$ 750,000.00
Loans secured by mortgage	174,475.53	Surplus .....	700,000.00
Other loans and discounts	5,690,194.66	Undivided profits, less ex-	
Overdrafts unsecured.....	11,988.70	penses and taxes paid....	2,004.42
United States bonds.....	452,597.55	Due to other banks and	
Louisiana State bonds.....	30,630.00	bankers .....	1,609,880.36
Other bonds, stocks, securi-		Dividends unpaid.....	135,000.00
ties, etc.....	3,408,575.23	Certified checks.....	20,983.44
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	377,500.00	ing .....	61,579.95
Other real estate owned....	7,200.00	Individual deposits subject	
Cash items.....	26,588.44	to check.....	4,695,771.83
Reserve in Federal Reserve		Demand certificates of de-	
Bank .....	601,211.09	posit .....	44,777.75
Due from banks and bank-		Trust funds on deposit....	1,676,799.08
ers (other than above)..	1,116,514.66	Individual savings deposits	2,123,459.08
Checks for clearing house..	724,244.02	Time certificates of deposit	906,780.69
Gold coin.....	2,730.00	Bills payable.....	893,000.00
Silver, nickel and copper		Notes and bills rediscount-	
coin .....	29,547.03	ed .....	1,871,577.28
National bank notes and all		Liability on letters of	
issues U. S. Government		credit and acceptances..	294,285.58
(Except Gold Cert.).....	127,911.00	Reserved for interest and	
Customers' liability on let-		taxes .....	33,605.95
ters of credit and accept-		Amount due to persons not	
ances .....	294,285.58	included in foregoing....	102,606.92
<b>Total.....</b>	<b>\$15,922,112.33</b>	<b>Total.....</b>	<b>\$15,922,112.33</b>

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 2,088,379.96	Capital stock paid in.....	\$ 750,000.00
Loans secured by mortgage	90,786.25	Surplus .....	700,000.00
Other loans and discounts	4,327,890.97	Undivided profits, less ex-	
Overdrafts unsecured.....	11,998.72	penses and taxes paid....	2,500.00
United States bonds.....	374,723.59	Due to other banks and	
Louisiana State bonds.....	105.00	bankers .....	1,445,477.78
Other bonds, stocks, securi-		Dividends unpaid.....	67,856.81
ties, etc.....	4,862,603.73	Certified checks.....	51,079.90
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	398,060.68	ing .....	1,555,234.49
Other real estate owned....	3,200.00	Individual deposits subject	
Cash items.....	20,218.64	to check.....	4,000,179.18
Reserve in Federal Reserve		Demand certificates of de-	
Bank .....	486,038.90	posit .....	4,574.00
Due from banks and bank-		Trust funds on deposit.....	1,525,764.43
ers (other than above)..	1,553,635.01	Individual savings deposits	2,175,257.41
Checks for clearing house..	451,310.29	Time certificates of deposit	150,297.07
Gold coin.....	988.00	Bills payable.....	847,686.84
Silver, nickel and copper		Notes and bills rediscount-	
coin .....	46,791.24	ed .....	1,096,913.55
National bank notes and all		Liability on letters of	
issues U. S. Government		credit and acceptances..	61,001.01
(Except Gold Cert.).....	88,880.00	Reserved for interest and	
Customers' liability on let-		taxes .....	10,593.88
ters of credit and accept-		Bonds borrowed.....	250,000.00
ances .....	61,001.01	Amount due to persons not	
		included in foregoing.....	172,195.64
Total.....	\$14,866,611.99	Total.....	\$14,866,611.99

## Liberty Bank & Trust Company

Located at New Orleans,

Parish of Orleans.

Opened for Business May 2nd, 1918.

### OFFICERS.

J. H. THARP, President.

P. P. GLUCK, Vice-President.

H. H. FLASPOLLER, Vice-President.

A. FITZPATRICK, Vice-President.

L. A. HENLINE, Cashier.

J. L. FORD, Asst. Cashier.

**DIRECTORS**—R. R. Barrow, Chas. Bacharach, A. F. Bultman, Jr., A. P. Cantrelle, A. Fitzpatrick, H. H. Flaspoller, P. P. Gluck, M. J. Hartson, C. Hortman, W. T. Jay, J. B. Landry, W. H. Ker, G. A. MacDiarmid, Bernard Meyer, Leo. A. Marrero, C. A. Ramsey, Emil Regard, David Sivewright, J. H. Tharp, Robert Werk, W. T. White.

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 157,633.18	Capital stock paid in.....	\$ 500,000.00
Loans secured by mortgage.....	66,188.61	Surplus .....	115,000.00
Other loans and discounts.....	2,096,763.79	Undivided profits, less ex-	
Overdrafts unsecured.....	132.97	penses and taxes paid.....	20,252.34
United States bonds.....	205,011.58	Unearned discount.....	6,635.57
Other bonds, stocks, securi-		Due to other banks and	
ties, etc.....	260,234.06	bankers .....	291,814.60
Banking house, furniture		Certified checks.....	3,724.14
and fixtures.....	156,516.39	Cashiers' checks outstand-	
Cash items.....	1,414.30	ing.....	11,791.11
Reserve in Federal Reserve		Individual deposits subject	
Bank .....	103,928.07	to check.....	1,040,174.66
Due from banks and bank-		Demand certificates of de-	
ers (other than above)....	174,178.21	posit .....	19,140.84
Checks for clearing house..	106,966.02	Individual savings deposits	565,921.59
Checks on other banks.....	59,377.50	Time certificates of deposit	78,622.81
Gold coin.....	277.50	Bills payable.....	291,334.00
Gold certificates.....	1,100.00	Notes and bills rediscounted	475,150.00
Silver, nickel and copper		Liability on letters of credit	
coin .....	14,267.47	and acceptances.....	45,000.00
National bank notes and all		Reserved for interest and	
issues U. S. Government		taxes .....	9,423.99
(Except Gold Cert.).....	24,996.00		
Customers' liability on let-			
ters of credit and accept-			
ances .....	45,000.00		
<b>Total.....</b>	<b>\$3,473,985.65</b>	<b>Total.....</b>	<b>\$3,473,985.65</b>

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES	LIABILITIES
Demand loans.....\$ 143,984.75	Capital stock paid in.....\$ 500,000.00
Loans secured by mortgage 40,000.00	Surplus ..... 115,000.00
Other loans and discounts.. 1,966,577.62	Undivided profits, less ex-
Overdrafts unsecured..... 19,576.11	penses and taxes paid..... 3,260.04
United States bonds..... 32,910.09	Unearned discount..... 6,838.03
Other bonds, stocks, securi- ties, etc..... 97,137.66	Due to other banks and bankers ..... 237,148.77
Banking house, furniture and fixtures..... 223,869.31	Dividends unpaid..... 84.00
Cash items..... 4,794.46	Certified checks..... 2,030.19
Reserve in Federal Reserve Bank ..... 132,797.71	Cashiers' checks outstand- ing..... 13,181.60
Due from banks and bank- ers (other than above).... 152,164.77	Individual deposits subject to check..... 1,282,138.48
Checks for clearing house.. 132,847.93	Demand certificates of de- posit ..... 10,003.33
Checks on other banks..... 103,069.11	Individual savings deposits 311,213.84
Gold coin..... 883.50	Time certificates of deposit 90,148.73
Gold certificates..... 1,100.00	Bills payable..... 255,000.00
Silver, nickel and copper coin ..... 5,666.00	Notes and bills rediscounted 256,600.00
National bank notes and all issues U. S. Government (Except Gold Cert.)..... 34,615.00	Liability on letters of credit and acceptances..... 98,834.50
Customers' liability on let- ters of credit and accept- ances ..... 98,834.50	Reserved for interest and taxes ..... 9,347.01
Total.....\$3,190,828.52	Total.....\$3,190,828.52



### Marine Bank & Trust Company

Located at New Orleans, Parish of Orleans.

Opened for Business March 7th, 1918.

Operates branches known as Frenchmen Street Branch, Dryades Street Branch and Tremé Market Branch.

#### OFFICERS.

L. M. POOL, President.

J. A. BANDI, Vice-President.

W. T. MARFIELD, Vice-President.

F. BRENCHELEY, Vice-President.

JOHN DANE, Vice-President.

J. H. WEIL, Asst. Bond Officer.

W. J. PILLOW, Cashier.

G. H. JOHNSON, Asst. Cashier.

GEO. DELERY, Asst. Cashier.

A. T. McGUIRE, Asst. Cashier.

A. J. CROZAT, Trust Officer.

**DIRECTORS**—W. H. Arnold, J. A. Bandi, Horace Brownell, V. L. Caldwell, A. F. Dantzler, W. K. DePass, W. C. Douglas, M. P. Doullut, W. J. Fitzgibbons, T. T. Reboul, Hampton Reynolds, F. W. Salmen, G. H. Terriberry, A. D. Geoghegan, W. H. Hendren, M. M. Levy, W. T. Marfield, R. N. Morgan, W. I. Moss, W. P. O'Neal, F. B. Pearce, Geo. Plant, L. M. Pool, R. D. Reeves, W. H. Sullivan, W. H. Weil, R. O. Young.

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES	LIABILITIES
Demand loans.....\$ 908,531.48	Capital stock paid in.....\$ 1,500,000.00
Loans secured by mortgage 1,112,207.28	Surplus ..... 800,000.00
Other loans and discounts 14,827,299.94	Undivided profits, less ex-
United States bonds..... 212,961.16	penses and taxes paid.... 118,043.94
Other bonds, stocks, securi-	Unearned discount..... 46,502.99
ties, etc..... 1,182,787.97	Due to other banks and
Banking house, furniture	bankers ..... 3,896,236.48
and fixtures..... 716,630.08	Dividends unpaid..... 45,237.00
Other real estate owned.... 83,658.56	Certified checks..... 58,465.57
Cash items..... 267,730.30	Cashiers' checks outstand-
Reserve in Federal Reserve	ing ..... 87,169.12
Bank ..... 858,138.04	Individual deposits subject
Due from banks and bank-	to check..... 7,965,681.37
ers (other than above).. 3,095,000.15	Demand certificates of de-
Checks for clearing house.. 799,681.22	posit ..... 235,300.00
Gold coin..... 682.50	Trust funds on deposit.... 29,289.64
Silver, nickel and copper	Individual savings deposits 864,099.83
coin ..... 52,362.69	Time certificates of deposit 522,697.98
National bank notes and all	Bills payable..... 1,962,000.00
issues U. S. Government	Notes and bills rediscount-
(Except Gold Cert.)..... 190,982.00	ed ..... 5,932,957.46
Customers' liability on let-	Liability on letters of
ters of credit and accept-	credit and acceptances.. 1,447,285.22
ances ..... 1,202,369.20	Reserved for interest and
	taxes ..... 55.97
<b>Total.....\$25,511,022.57</b>	<b>Total.....\$25,511,022.57</b>

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 591,436.14	Capital stock paid in.....	\$ 1,500,000.00
Loans secured by mortgage	1,464,765.02	Surplus .....	800,000.00
Other loans and discounts..	10,584,961.59	Undivided profits, less ex-	
Overdrafts secured.....	25,229.97	penses and taxes paid....	103,755.34
Overdrafts unsecured.....	68,039.55	Unearned discount.....	44,946.34
United States bonds.....	235,974.21	Due to other banks and	
Other bonds, stocks, securi-		bankers .....	3,513,296.00
ties, etc.....	1,717,894.41	Dividends unpaid.....	48,144.00
Banking house, furniture		Certified checks.....	44,335.86
and fixtures.....	1,136,480.31	Cashiers' checks outstand-	
Cash items.....	2,172.24	ing .....	825,185.40
Reserve in Federal Reserve		Individual deposits subject	
Bank .....	499,968.64	to check.....	9,463,805.29
Due from banks and bank-		Demand certificates of de-	
ers (other than above)..	2,838,481.85	posit .....	2,000.00
Checks for clearing house..	684,735.74	Trust funds on deposit.....	113,989.76
Gold coin.....	810.00	Individual savings deposits	1,246,310.53
Gold certificates.....	129,227.00	Time certificates of deposit	101,241.75
Silver, nickel and copper		Bills payable.....	1,399,835.89
coin .....	21,098.38	Notes and bills rediscount-	
Customers' liability on let-		ed .....	604,250.86
ters of credit and accept-		Liability on letters of	
ances .....	1,173,801.73	credit and acceptances..	1,243,018.22
		Reserved for interest and	
		taxes .....	261.54
		Bonds borrowed.....	120,700.00
Total.....	\$21,175,076.78	Total.....	\$21,175,076.78

## New Orleans Bank & Trust Company

Located at New Orleans,

Parish of Orleans.

Opened for Business October 29th, 1921.

### OFFICERS.

G. OWEN VINCENT, President.

P. H. LAROUSSINI, Vice-President.

E. Q. YATES, Cashier.

DIRECTORS—John H. Baldwin, Paul A. Best, Jos. Chalona, J. V. Dunbar, Harry Fitzpatrick, Wm. J. Frees, Benedict M. Grunewald, Will J. Gibbens, John Gatling, Henry Holberg, Joseph Haspel, Jos. P. Hennican, Leon Irwin, Ben M. Isaacs, Paul L. Laroussini, Geo. M. Milam, H. A. Moise, P. M. Milner, Henry R. MacLeod, Charles McLellan, A. Franklin Pugh, J. Kemp Ridgely, W. B. Spencer, G. Owen Vincent.

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 389,615.68	Capital stock paid in.....	\$ 400,000.00
Loans secured by mortgage	173,500.00	Surplus .....	100,000.00
Other loans and discounts..	1,457,086.97	Undivided profits, less ex-	
Overdrafts unsecured.....	452.36	penses and taxes paid.....	1,440.19
Other bonds, stocks, securi-		Unearned discount.....	2,000.00
ties, etc.....	15,000.00	Due to other banks and	
Banking house, furniture		bankers .....	96,342.30
and fixtures.....	20,689.74	Certified checks.....	1,232.13
Cash items.....	33.16	Cashiers' checks outstand-	
Reserve in Federal Reserve		ing .....	4,094.96
Bank .....	41,535.00	Individual deposits subject	
Due from banks and bank-		to check.....	1,393,123.83
ers (other than above)....	543,705.52	Demand certificates of de-	
Gold coin.....	292.50	posit .....	10,000.00
Gold certificates.....	1,000.00	Individual savings deposits	33,322.83
Silver, nickel and copper		Time certificates of deposit	2,858.50
coin .....	6,470.81	Bills payable.....	100,000.00
National bank notes and all		Notes and bills rediscounted	518,967.00
issues U. S. Government		Liability on letters of credit	
(Except Gold Cert.).....	14,000.00	and acceptances.....	193,800.00
Customers' liability on let-			
ters of credit and accept-			
ances .....	193,800.00		
<b>Total.....</b>	<b>\$2,857,181.74</b>	<b>Total.....</b>	<b>\$2,857,181.74</b>

**Whitney-Central Trust & Savings Bank**

Located at New Orleans,

Parish of Orleans.

Opened for Business July, 1908.

Branches—City Bank Branch, Poydras Street Branch, Morgan State Branch, Third District Branch, Carrollton Branch, French Market Branch.

**OFFICERS.**

J. E. BOUDEN, JR., President.

C. H. ELLIS, Vice-President.

HARRY T. HOWARD, Vice-President.

ADOLPH DUMSER, Vice-President.

F. B. WILLIAMS, Vice-President.

CHAS. W. FOX, JR., Cashier.

W. W. BOUDEN, Vice-President.

J. L. COUTURIER, Asst. Cashier.

JOHN LEGIER, Vice-Pres.

ROGER DOHERTY, Asst. Cashier.

W. J. ROONEY, Asst. Cashier.

**DIRECTORS**—L. F. Alexander, J. E. Bouden, Jr., S. J. Besthoff, B. C. Casanas, Chas deB. Claiborne, J. F. Clark, J. C. Dodd, Dr. C. A. M. Dorrestein, W. H. Douglas, A. Dumser, O. Elmer, C. H. Ellis, Chas. Godchaux, P. L. Godchaux, H. T. Howard, J. D. Kenney, John Legier, F. J. Matthew, John McCloskey, J. D. O'Keefe, Wm. Pfaff, W. S. Penick, E. H. Roberts, R. Rougelot, G. A. Schwegmann, W. V. Seeber, E. B. Stern, W. P. Stewart, N. M. Whitney, F. B. Williams, Paul Ziblich.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.****RESOURCES**

Demand loans.....	\$ 6,079,885.94
Loans secured by mortgage	4,289,387.52
Other loans and discounts	11,494,977.27
Overdrafts unsecured.....	12,460.43
United States bonds.....	1,310,071.69
Louisiana State bonds.....	20,200.00
Other bonds, stocks, securities, etc.....	2,890,222.75
Banking house, furniture and fixtures.....	1,035,469.01
Other real estate owned....	161,790.82
Cash items.....	260,408.04
Due from banks and bankers (other than above)...	2,375,047.85
Checks for clearing house..	622,212.83
Checks on other banks.....	45,320.27
Gold coin.....	5,218.00
Gold certificates.....	5,320.00
Silver, nickel and copper coin .....	58,465.59
National bank notes and all issues U. S. Government (Except Gold Cert.).....	290,561.00
Customers' liability on letters of credit and acceptances .....	225,000.00
<b>Total.....</b>	<b>\$31,182,019.01</b>

**LIABILITIES**

Capital stock paid in.....	\$ 200,000.00
Surplus .....	550,000.00
Undivided profits, less expenses and taxes paid....	556,348.03
Due to other banks and bankers .....	106,311.47
Certified checks.....	77,303.97
Cashiers' checks outstanding .....	117,548.98
Individual deposits subject to check.....	12,516,385.46
Demand certificates of deposit .....	10,025.52
Trust funds on deposit.....	504,948.78
Individual savings deposits	14,394,146.75
Time certificates of deposit	838,218.64
Bills payable.....	1,009,275.00
Liability on letters of credit and acceptances..	231,837.50
Reserved for interest and taxes .....	69,668.91
<b>Total.....</b>	<b>\$31,182,019.01</b>



## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 4,811,591.78	Capital stock paid in.....	\$ 1,000,000.00
Loans secured by mortgage	4,405,614.50	Surplus .....	200,000.00
Other loans and discounts	7,743,196.29	Undivided profits, less ex-	
Overdrafts unsecured.....	11,094.30	penses and taxes paid....	426,578.58
United States bonds.....	316,003.10	Due to other banks and	
Louisiana State bonds.....	19,200.00	bankers .....	67,725.57
Other bonds, stocks, securi-		Certified checks.....	28,835.55
ties, etc.....	2,386,964.24	Cashiers' checks outstand-	
Banking house, furniture		ing.....	35,577.35
and fixtures.....	1,105,610.23	Individual deposits subject	
Other real estate owned....	110,578.76	to check.....	8,819,145.19
Cash items.....	190,387.02	Demand certificates of de-	
Due from banks and bank-		posit .....	31,691.20
ers (other than above)..	3,443,914.42	Trust funds on deposit....	533,666.32
Checks for clearing house..	331,100.83	Individual savings deposits	13,615,148.38
Checks on other banks.....	41,162.50	Time certificates of deposit	536,352.53
Gold coin.....	7,475.50	Reserved for interest and	
Gold certificates.....	2,320.00	taxes .....	35,177.84
Silver, nickel and copper			
coin .....	48,076.04		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	355,609.00		
Total.....	\$25,329,898.51	Total.....	\$25,329,898.51

### Bank of New Roads

Located at New Roads,

Parish of Pointe Coupee.

Opened for Business October 2nd, 1899.

## OFFICERS.

P. V. ROUGON, President.

L. BOUANCHAUD, Vice-President.

A. K. SMITH, Cashier.

ELMO C. LACOUR, Asst. Cashier.

DIRECTORS—P. V. Rougon, Lamartine Bouanchaud, P. C. Major, Albin Major, Albin Provosty, S. Parent, J. B. H. Hebert, H. P. Mounger, Geo. Keller, W. C. Morrison, A. L. Jewell.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Loans secured by mortgage..	361,959.87	Capital stock paid in.....	\$ 100,000.00
Other loans and discounts..	261,936.45	Surplus .....	25,000.00
Overdrafts unsecured.....	5,644.20	Undivided profits, less ex-	
United States bonds.....	54,757.50	penses and taxes paid.....	43,454.04
Louisiana State bonds.....	5,278.12	Due to other banks and	
Other bonds, stocks, securi-		bankers .....	63,095.90
ties, etc.....	114,037.06	Cashiers' checks outstand-	
Banking house, furniture		ing .....	4,647.89
and fixtures.....	14,000.00	Individual deposits subject	
Other real estate owned.....	8,815.00	to check.....	460,325.80
Cash items.....	2,895.00	Time certificates of deposit	271,929.31
Due from banks and bank-		Bills payable.....	78,000.00
ers (other than above)....	182,884.12	Reserved for interest and	
Gold coin.....	305.00	taxes .....	3,440.77
Silver, nickel and copper		Amount due to persons not	
coin .....	11,652.50	included in foregoing.....	913.43
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	26,620.00		
Suspense account.....	22.32		
Total.....	\$1,050,807.14	Total.....	\$1,050,807.14

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Loans secured by mortgage..	365,101.93	Capital stock paid in.....	\$ 100,000.00
Other loans and discounts..	257,892.16	Surplus .....	25,000.00
Overdrafts unsecured.....	1,723.49	Undivided profits, less ex-	
United States bonds.....	55,179.26	penses and taxes paid.....	43,245.89
Louisiana State bonds.....	5,278.12	Dividends unpaid.....	2,120.00
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	72,569.07	ing .....	5,390.02
Banking house, furniture		Individual deposits subject	
and fixtures.....	14,000.00	to check.....	548,792.86
Other real estate owned.....	6,672.50	Time certificates of deposit	276,305.29
Due from banks and bank-		Reserved for interest and	
ers (other than above)....	188,578.63	taxes .....	5,422.22
Gold coin.....	510.00	Amount due to persons not	
Silver, nickel and copper		included in foregoing.....	35.60
coin .....	5,897.97		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	32,896.00		
Suspense account.....	12.75		
Total.....	\$1,006,311.88	Total.....	\$1,006,311.88

### Pointe Coupee Trust & Savings Bank

Located at New Roads, Parish of Pointe Coupee.  
Opened for Business September 3rd, 1918.

#### OFFICERS.

ARTHUR B. LACOUR, President.

I. G. MORGAN, Vice-President.

MUMFORD PHILLIPS, Vice-President.

J. A. LANGLOIS, Cashier.

W. J. LECOQ, Asst. Cashier.

DIRECTORS—Arthur B. Lacour, J. T. Phillips, L. H. Dinkins, Frederic Wilbert, J. O. Grimmer, L. O. Davis, J. C. Cole, Edw. Langlois, C. P. Maggio, M. T. Hewes, K. H. Knox, J. B. Churchill, Mumford Phillips, A. J. Schexnayder, C. C. Dauthier, H. T. Brooks, Jos. Gebelin, J. W. Campbell, J. P. Jewell, J. A. Langlois, J. B. Patin, A. P. Robillard, I. G. Morgan, M. D. Abbott.

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 3,552.60	Capital stock paid in.....	\$ 60,000.00
Loans secured by mortgage	88,796.84	Surplus .....	6,600.00
Other loans and discounts..	217,348.17	Undivided profits, less ex-	
Overdrafts unsecured.....	615.99	penses and taxes paid.....	948.40
United States bonds.....	12,882.83	Dividends unpaid.....	927.00
Other bonds, stocks securi-		Cashiers' checks outstand-	
ties, etc.....	2,056.65	ing .....	268.95
Banking house, furniture		Individual deposits subject	
and fixtures.....	19,504.57	to check.....	134,146.35
Cash items.....	1,254.68	Individual savings deposits	11,335.42
Reserve in Federal Reserve		Time certificates of deposit	49,090.33
Bank .....	12,501.68	Bills payable.....	93,900.00
Due from banks and bank-		Notes and bills rediscounted	44,313.26
ers (other than above)....	24,663.40		
Checks on other banks.....	55.21		
Gold coin.....	97.50		
Silver, nickel and copper			
coin .....	3,642.75		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	14,260.00		
Suspense account.....	896.84		
Total.....	\$ 402,129.71	Total.....	\$ 402,129.71

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 2,319.61	Capital stock paid in.....	\$ 60,600.00
Loans secured by mortgage	78,239.63	Surplus .....	6,600.00
Other loans and discounts..	157,383.11	Dividends unpaid.....	9.00
Overdrafts unsecured.....	1,977.92	Certified checks.....	39.80
Other bonds, stocks, securi- ties, etc.....	2,000.00	Cashiers' checks outstand- ing .....	1,059.60
Banking house, furniture and fixtures.....	19,552.32	Individual deposits subject to check.....	140,355.96
Other real estate owned.....	13,445.90	Individual savings deposits	14,927.18
Cash items.....	912.74	Time certificates of deposit	31,129.19
Reserve in Federal Reserve Bank .....	11,966.72	Bills payable.....	30,000.00
Due from banks and bank- ers (other than above)....	37,901.30	Notes and bills rediscounted	64,084.79
Checks on other banks.....	2,452.48		
Gold coin.....	265.00		
Silver, nickel and copper coin .....	3,064.91		
National bank notes and all issues U. S. Government (Except Gold Cert.).....	9,148.00		
Other assets.....	4,710.00		
Suspense account.....	2,865.88		
Total.....	\$ 348,205.52	Total.....	\$ 348,205.52



### Bank of Norwood

Located at Norwood,

Parish of East Feliciana.

Opened for Business February, 1904.

## OFFICERS.

M. C. BRIDGES, President.

W. A. WEST, Cashier.

DR. A. GAYDEN, Vice-President.

MISS A. F. SEBASTIAN, Asst. Cashier.

DIRECTORS—Dr. A. Gayden, W. A. West, F. E. White, M. C. Bridges, J. T. Sebastian.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 35,782.34	Capital stock paid in.....	\$ 20,000.00
Loans secured by mortgage	21,904.74	Surplus .....	10,000.00
Other loans and discounts..	30,713.12	Undivided profits, less ex-	
Overdrafts unsecured.....	34.72	penses and taxes paid.....	6,947.03
United States bonds.....	8,646.75	Individual deposits subject	
Other bonds, stocks, securi-		to check.....	54,957.30
ties, etc.....	250.00	Time certificates of deposit	15,854.87
Banking house, furniture		Bills payable.....	10,000.00
and fixtures.....	4,463.24	Reserved for interest and	
Other real estate owned.....	1,369.77	taxes .....	912.90
Cash items.....	11.00		
Due from banks and bank-			
ers (other than above)....	10,601.52		
Gold coin.....	120.00		
Gold certificates.....	20.00		
Silver, nickel and copper			
coin .....	1,642.90		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	3,112.00		
Total.....	\$ 118,672.10	Total.....	\$ 118,672.10

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 15,544.48	Capital stock paid in.....	\$ 20,000.00
Loans secured by mortgage	14,108.30	Surplus .....	10,000.00
Other loans and discounts..	24,021.45	Undivided profits, less ex-	
Overdrafts unsecured.....	242.54	penses and taxes paid.....	7,406.27
United States bonds.....	8,830.20	Dividends unpaid.....	1,000.00
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	450.00	ing .....	106.23
Banking house, furniture		Individual deposits subject	
and fixtures.....	4,315.03	to check.....	50,572.07
Other real estate owned.....	1,369.77	Time certificates of deposit	18,222.22
Cash items.....	14.37	Bills payable.....	14,000.00
Due from banks and bank-		Reserved for interest and	
ers (other than above)....	49,465.88	taxes .....	1,015.21
Gold coin.....	120.00		
Silver, nickel and copper			
coin .....	1,193.98		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	2,646.00		
Total.....	\$ 122,322.00	Total.....	\$ 122,322.00

**Oakdale Bank & Trust Company**

Located at Oakdale,

Parish of Allen.

Opened for Business November 29th, 1919.

**OFFICERS.**

JAS. N. ERWIN, President.

LEE SINGLETARY, Vice-President.

O. J. MILLER, Vice-President.

J. E. GILMORE, Asst. Cashier.

DIRECTORS—J. M. Ashmore, J. W. Stone, A. J. Singletary, Lazar Stephens, Wm. H. Horton,

J. F. Barclay, J. N. Erwin, O. J. Miller, Lee Singletary.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 3,639.94	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	52,666.53	Undivided profits, less ex-	
Other loans and discounts..	103,571.07	penses and taxes paid.....	3,417.89
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	17,264.15	ing .....	813.40
Cash items.....	568.04	Individual deposits subject	
Due from banks and bank-		to check.....	103,591.31
ers (other than above)....	22,563.94	Individual savings deposits	46,270.48
Gold coin.....	122.50	Time certificates of deposit	10,405.00
Silver, nickel and copper			
coin .....	1,812.91		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	12,289.00		
<b>Total.....</b>	<b>\$ 214,498.08</b>	<b>Total.....</b>	<b>\$ 214,498.08</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Other loans and discounts..	\$ 142,285.57	Capital stock paid in.....	\$ 50,000.00
Banking house, furniture		Undivided profits, less ex-	
and fixtures.....	18,411.90	penses and taxes paid.....	1,793.90
Other real estate owned.....	15,509.54	Cashiers' checks outstand-	
Cash items.....	1,896.33	ing .....	1,159.05
Due from banks and bank-		Individual deposits subject	
ers (other than above)....	17,965.21	to check.....	62,527.69
Gold coin.....	97.50	Individual savings deposits	42,598.49
Silver, nickel and copper		Time certificates of deposit	2,610.00
coin .....	1,688.08	Bills payable.....	44,750.00
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	7,585.00		
<b>Total.....</b>	<b>\$ 205,439.13</b>	<b>Total.....</b>	<b>\$ 205,439.13</b>

### Bank of Oak Grove

Located at Oak Grove,

Parish of West Carroll.

Opened for Business September 16th, 1907.

## OFFICERS.

ANDREW JACKSON, President.

M. C. MAGNESS, Cashier.

R. W. SHILLING, Vice-President.

OLLIE BRIGGS, Asst. Cashier.

DIRECTORS—M. H. Connell, J. C. Briggs, W. A. Ross, Jno. R. McIntosh, C. H. Neely.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 19,939.92	Capital stock paid in.....	\$ 30,000.00
Loans secured by mortgage	29,337.73	Surplus .....	6,000.00
Other loans and discounts..	145,523.46	Undivided profits, less ex-	
Overdrafts unsecured.....	3,930.69	penses and taxes paid.....	3,748.32
United States bonds.....	4,203.01	Cashiers' checks outstand-	
Other bonds, stocks, securi-		ing .....	2,710.17
ties, etc.....	88.70	Individual deposits subject	
Banking house, furniture		to check.....	121,091.08
and fixtures.....	4,014.28	Time certificates of deposit	21,649.05
Cash items.....	23.70	Bills payable.....	65,000.00
Due from banks and bank-		Amount due to persons not	
ers (other than above)....	30,687.17	included in foregoing.....	160.69
Checks for clearing house....	1,864.88		
Checks on other banks.....	551.69		
Gold coin.....	2,467.50		
Silver, nickel and copper			
coin .....	2,165.95		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	5,709.00		
Total.....	\$ 250,359.31	Total.....	\$ 250,359.31

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 10,827.73	Capital stock paid in.....	\$ 30,000.00
Loans secured by mortgage	24,870.49	Surplus .....	8,000.00
Other loans and discounts..	94,458.38	Undivided profits, less ex-	
Overdrafts unsecured.....	2,247.81	penses and taxes paid.....	4,125.57
United States bonds.....	4,203.01	Cashiers' checks outstand-	
Other bonds, stocks, securi-		ing .....	5,843.30
ties, etc.....	95.97	Individual deposits subject	
Banking house, furniture		to check.....	208,229.35
and fixtures.....	2,822.28	Time certificates of deposit	13,899.25
Other real estate owned.....	1,689.17	Amount due to persons not	
Cash items.....	41.59	included in foregoing.....	76.64
Due from banks and bank-			
ers (other than above)....	112,804.48		
Checks for clearing house....	3,318.27		
Gold coin.....	2,575.00		
Silver, nickel and copper			
coin .....	946.38		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	8,852.00		
Suspense account.....	421.55		
Total.....	\$ 270,174.11	Total.....	\$ 270,174.11

**Bank of Oak Ridge**

Located at Oak Ridge,

Parish of Morehouse.

Opened for Business December, 1910.

**OFFICERS.**

J. W. BRODNAX, President.

F. W. FILES, Vice-President.

E. B. FOLSE, Cashier.

DIRECTORS—J. W. Brodnax, F. W. Files, E. B. Folse, S. McDuffie, W. A. Russell, J. S. Rolfes, R. E. Barham.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 7,335.07	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	5,736.00	Surplus .....	20,000.00
Other loans and discounts..	125,178.02	Undivided profits, less ex-	
Overdrafts unsecured.....	679.30	penses and taxes paid.....	233.17
United States bonds.....	7,600.00	Dividends unpaid.....	1,500.00
Other bonds, stocks, securi-		Individual deposits subject	
ties, etc.....	10,000.00	to check.....	68,765.17
Banking house, furniture		Time certificates of deposit	31,485.00
and fixtures.....	5,150.00	Bills payable.....	12,000.00
Cash items.....	187.65	Notes and bills rediscounted	25,000.00
Due from banks and bank-		Liability on letters of credit	
ers (other than above)....	7,754.98	and acceptances.....	1,385.51
Gold coin.....	75.00		
Silver, nickel and copper			
coin .....	1,968.83		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	3,704.00		
<b>Total.....</b>	<b>\$ 175,368.85</b>	<b>Total.....</b>	<b>\$ 175,368.85</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 29,526.79	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	11,696.00	Surplus .....	20,000.00
Other loans and discounts..	78,036.77	Undivided profits, less ex-	
Overdrafts unsecured.....	11.91	penses and taxes paid.....	1,097.15
United States bonds.....	6,600.00	Dividends unpaid.....	2,250.00
Other bonds, stocks, securi-		Individual deposits subject	
ties, etc.....	17,600.00	to check.....	103,240.62
Banking house, furniture		Time certificates of deposit	33,146.95
and fixtures.....	5,000.00		
Cash items.....	34.97		
Due from banks and bank-			
ers (other than above)....	20,224.00		
Gold coin.....	102.50		
Silver, nickel and copper			
coin .....	1,311.78		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	4,590.00		
<b>Total.....</b>	<b>\$ 174,734.72</b>	<b>Total.....</b>	<b>\$ 174,734.72</b>



### Olla State Bank

Located at Olla,

Opened for Business March 28th, 1908.

Parish of LaSalle.

#### OFFICERS.

B. E. BLAKE, President.

H. P. MINARD, Vice-President.

B. E. ZEAGLER, Cashier.

J. E. HEARN, Asst. Cashier.

DIRECTORS—C. C. Maxwell, J. H. Hopkins, W. G. Banks, A. J. Blake, L. C. Nunn, J. W. Harris,

B. E. Zeagler.

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Loans secured by mortgage.....	\$ 22,461.00	Capital stock paid in.....	\$ 12,000.00
Other loans and discounts.....	90,957.10	Surplus .....	12,000.00
Overdrafts unsecured.....	1,543.76	Undivided profits, less ex-	
United States bonds.....	16,900.00	penses and taxes paid.....	1,208.29
War Savings Stamps.....	174.40	Dividends unpaid.....	1,230.00
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	5,000.00	ing .....	955.49
Due from banks and bank-		Individual deposits subject	
ers (other than above)....	13,722.31	to check.....	98,868.49
Gold coin.....	515.00	Time certificates of deposit	29,442.17
Gold certificates.....	50.00	Bills payable.....	5,000.00
Silver, nickel and copper			
coin .....	900.87		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	8,480.00		
<b>Total.....</b>	<b>\$ 160,704.44</b>	<b>Total.....</b>	<b>\$ 160,704.44</b>

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 3,375.00	Capital stock paid in.....	\$ 12,000.00
Loans secured by mortgage	29,328.50	Surplus .....	12,000.00
Other loans and discounts..	69,305.28	Undivided profits, less ex-	
Overdrafts unsecured.....	524.93	penses and taxes paid.....	1,200.00
United States bonds.....	17,200.00	Dividends unpaid.....	30.00
War Savings Stamps.....	218.88	Cashiers' checks outstand-	
Banking house, furniture		ing .....	390.24
and fixtures.....	5,000.00	Individual deposits subject	
Judgments obtained through		to check.....	69,228.32
district court.....	1,950.43	Time certificates of deposit	41,898.26
Due from banks and bank-		Bills payable.....	10,000.00
ers (other than above)....	12,459.48		
Checks on other banks.....	250.00		
Gold coin.....	640.00		
Silver, nickel and copper			
coin .....	1,242.32		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	5,252.00		
<b>Total.....</b>	<b>\$ 146,746.82</b>	<b>Total.....</b>	<b>\$ 146,746.82</b>

# Opelousas-St. Landry Bank & Trust Company

Located at Opelousas,

Parish of St. Landry.

Opened for Business October 22nd, 1921.

## OFFICERS.

DR. J. A. HAAS, President.

CHAS. F. BOAGNI, Vice-President.

L. T. CASTLE, Vice-President.

L. J. LARCADE, Vice-Pres. and Cashier.

E. S. FIELDS, Asst. Cashier.

A. A. ANDING, Asst. Cashier.

DIRECTORS—Dr. J. A. Haas, Dr. Chas. F. Boagni, R. LeBourgeois, L. T. Castille, Adolph Jacobs, H. D. Larcade, Jr., Leon S. Haas, A. L. Dupre, Robt. Sandoz, Jos. M. Boagni, J. B. Barnett, L. J. Larcade, E. B. Dubulsson.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

## RESOURCES

Loans secured by mortgage..	\$ 652,752.57
Other loans and discounts..	1,780,405.44
Other bonds, stocks, securities, etc.....	196,276.34
Banking house, furniture and fixtures.....	28,171.70
Other real estate owned.....	18,573.18
Cash items.....	780.58
Due from banks and bankers (other than above)....	414,510.10
Checks on other banks.....	1,886.35
Gold coin.....	16,018.80
Silver, nickel and copper coin .....	6,621.51
National bank notes and all issues U. S. Government (Except Gold Cert.).....	99,853.00

Total.....\$3,215,849.57

## LIABILITIES

Capital stock paid in.....	\$ 175,000.00
Surplus .....	70,000.00
Undivided profits, less expenses and taxes paid.....	7,337.94
Due to other banks and bankers .....	142,486.32
Dividends unpaid.....	17,560.00
Certified checks.....	31.21
Cashiers' checks outstanding .....	7,802.62
Individual deposits subject to check.....	1,978,602.91
Demand certificates of deposit .....	180.72
Individual savings deposits	351,487.49
Time certificates of deposit	465,360.36

Total.....\$3,215,849.57

### Parish Bank & Trust Company

Located at Opelousas,

Parish of St. Landry.

Opened for Business December 1st, 1920.

## OFFICERS.

OSCAR J. MISTRIC, President.

A. L. ANDRUS, Cashier.

BEN RISEMAN, Vice-President.

C. B. CHACHERE, Asst. Cashier.

DIRECTORS—Oscar J. Mistic, C. B. Christman, John Sibille, G. L. Lassalle, Ben Riseman, Gordon Morgan, Henry Lastrapes, Jr., Dustin Fontenot, F. D. Buono.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Loans secured by mortgage.....	\$ 25,197.60	Capital stock paid in.....	\$ 50,000.00
Other loans and discounts.....	47,349.88	Surplus .....	10,000.00
Overdrafts unsecured.....	59.83	Undivided profits, less ex-	
Banking house, furniture		penses and taxes paid.....	1,610.93
and fixtures.....	4,394.69	Individual deposits subject	
Cash items.....	469.13	to check.....	48,575.93
Due from banks and bank-		Individual savings deposits	1,904.10
ers (other than above)....	32,472.64		
Checks on other banks.....	314.96		
Gold coin.....	270.00		
Silver, nickel and copper			
coin .....	218.23		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	1,344.00		
<b>Total.....</b>	<b>\$ 112,090.96</b>	<b>Total.....</b>	<b>\$ 112,090.96</b>

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 17,089.55	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage.....	27,046.05	Surplus .....	10,000.00
Other loans and discounts.....	87,635.03	Undivided profits, less ex-	
Overdrafts unsecured.....	44.40	penses and taxes paid.....	3,564.77
Other bonds, stocks, securi-		Individual deposits subject	
ties, etc.....	1,800.00	to check.....	77,490.67
Banking house, furniture		Individual savings deposits	32,857.46
and fixtures.....	5,808.39	Time certificates of deposit	4,011.00
Cash items.....	570.25		
Reserve in Federal Reserve			
Bank .....	6,700.64		
Due from banks and bank-			
ers (other than above)....	6,910.79		
Checks on other banks.....	743.23		
Gold coin.....	505.00		
Silver, nickel and copper			
coin .....	2,242.57		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	20,828.00		
<b>Total.....</b>	<b>\$ 177,923.90</b>	<b>Total.....</b>	<b>\$ 177,923.90</b>

**Planters' Bank & Trust Company**

Located at Opelousas, Parish of St. Landry.

Opened for Business January 1st, 1916.

**OFFICERS.**

ROBT. CHACHERE, President.

J. A. PERKINS, Cashier.

DR. J. P. SAIZAN, Vice-President.

FRED GUIDRY, Asst. Cashier.

DIRECTORS—Robert Chachere, Jno. P. Savant, J. A. Perkins, J. P. Saizan, G. Richard, A. Moresi, Emar Andrepont.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 39,462.85	Capital stock paid in.....	\$ 100,000.00
Loans secured by mortgage	376,981.72	Surplus .....	20,000.00
Other loans and discounts..	618,429.34	Undivided profits, less ex-	
Overdrafts unsecured.....	8,047.24	penses and taxes paid.....	21,745.66
United States bonds.....	41,550.00	Due to other banks and	
Other bonds, stocks, securi-		bankers .....	77,500.00
ties, etc.....	217,185.65	Dividends unpaid.....	4,104.00
Banking house, furniture		Certified checks.....	26.45
and fixtures.....	22,000.00	Cashiers' checks outstand-	
Cash items.....	9,913.73	ing .....	100.00
Due from banks and bank-		Individual deposits subject	
ers (other than above)....	61,731.91	to check.....	379,112.78
Checks on other banks.....	7,728.76	Demand certificates of de-	
Gold coin.....	5,757.50	posit .....	17,470.68
Gold certificates.....	2,080.00	Individual savings deposits	350,759.59
Silver, nickel and copper		Time certificates of deposit	72,289.48
coin .....	7,917.64	Bills payable.....	370,845.82
National bank notes and all		Notes and bills rediscounted	14,840.88
issues U. S. Government			
(Except Gold Cert.).....	10,009.00		
<b>Total.....</b>	<b>\$1,428,795.34</b>	<b>Total.....</b>	<b>\$1,428,795.34</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 65,521.80	Capital stock paid in.....	\$ 100,000.00
Loans secured by mortgage	324,692.17	Surplus .....	20,000.00
Other loans and discounts..	530,951.02	Undivided profits, less ex-	
Overdrafts unsecured.....	5,697.74	penses and taxes paid.....	16,992.91
United States bonds.....	2,500.00	Due to other banks and	
Other bonds, stocks, securi-		bankers .....	75,000.00
ties, etc.....	71,643.65	Dividends unpaid.....	4,112.00
Banking house, furniture		Certified checks.....	26.45
and fixtures.....	22,000.00	Cashiers' checks outstand-	
Other real estate owned.....	700.00	ing .....	850.00
Cash items.....	4,376.62	Individual deposits subject	
Due from banks and bank-		to check.....	451,602.73
ers (other than above)....	89,324.93	Demand certificates of de-	
Checks on other banks.....	4,567.40	posit .....	8,000.00
Gold coin.....	5,480.00	Individual savings deposits	252,466.72
Gold certificates.....	2,020.00	Time certificates of deposit	50,248.54
Silver, nickel and copper		Bills payable.....	168,500.00
coin .....	7,583.52		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	10,740.00		
<b>Total.....</b>	<b>\$1,147,799.35</b>	<b>Total.....</b>	<b>\$1,147,799.35</b>



### St. Landry Bank & Trust Company

Located at Opelousas,

Opened for Business August, 1897.

Parish of St. Landry.

#### OFFICERS.

DR. J. A. HAAS, President.

DR. CHAS. F. BOAGNI, Vice-President.

L. T. CASTILLE, Vice-President.

LEON S. HAAS, Vice-President.

DIRECTORS—J. A. Haas, Dr. Chas. F. Boagni, Leon S. Haas, Adolphe Jacobs, L. T. Castille, L. J. Larcade, J. P. Barnett, I. M. Lichtenstein, Jos. M. Boagni, Dr. F. O. Pavy, R. Lee Mills, C. N. Bertrand.

L. J. LARCADE, Vice-Pres. and Cashier.

A. A. ANDING, Cashier.

H. D. LARCADE, JR., Asst. Cashier.

N. M. CHILDS, Asst. Cashier.

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

##### RESOURCES

Loans secured by mortgage.....	\$ 558,958.22
Other loans and discounts.....	1,326,842.31
United States bonds.....	228,550.00
Other bonds, stocks, securities, etc.....	373,129.37
Banking house, furniture and fixtures.....	19,000.00
Other real estate owned.....	2,468.18
Cash items.....	1,556.28
Due from banks and bankers (other than above)....	273,017.90
Checks on other banks.....	5,583.49
Gold coin.....	15,000.00
Silver, nickel and copper coin .....	9,509.58
National bank notes and all issues U. S. Government (Except Gold Cert.).....	31,967.00
<b>Total.....</b>	<b>\$2,845,582.33</b>

##### LIABILITIES

Capital stock paid in.....	\$ 125,000.00
Surplus .....	50,000.00
Undivided profits, less expenses and taxes paid.....	35,087.46
Due to other banks and bankers .....	133,998.82
Dividends unpaid.....	25,000.00
Cashiers' checks outstanding .....	22,736.24
Individual deposits subject to check.....	1,433,047.26
Demand certificates of deposit .....	786.50
Individual savings deposits .....	255,371.52
Time certificates of deposit .....	474,554.53
Bills payable.....	290,000.00
<b>Total.....</b>	<b>\$2,845,582.33</b>

**Bank of Paincourtville**

Located at Paincourtville,

Parish of Assumption.

Opened for Business May 25th, 1907.

**OFFICERS.**

R. E. LeBLANC, President.

LEONCE L. LeBLANC, Cashier.

G. U. RYBISKI, Vice-President.

H. GEORGE DUGAS, Asst. Cashier.

**DIRECTORS**—Robt. E. LeBlanc, G. J. Labarre, Clarence Savoie, E. M. Charlet, H. J. Dupre,

G. U. Rybiski, S. A. LeBlanc, W. E. Blanchard, Gus. Landry, R. Guillot, E. J. Rodrigue,

A. C. Simoneaux, C. J. Dugas, A. Weil, Leonce L. LeBlanc.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 69,921.94	Capital stock paid in.....	\$ 25,000.00
Loans secured by mortgage	71,375.93	Surplus .....	12,500.00
Other loans and discounts..	82,183.89	Undivided profits, less ex-	
Overdrafts unsecured.....	3,048.84	penses and taxes paid.....	4,847.78
United States bonds.....	28,139.56	Dividends unpaid.....	46.00
Other bonds, stocks, securi-		Individual deposits subject	
ties, etc.....	23,300.00	to check.....	189,431.48
Banking house, furniture		Bills payable.....	89,000.00
and fixtures.....	1,000.00		
Cash items.....	1,314.65		
Due from banks and bank-			
ers (other than above)....	23,688.80		
Gold coin.....	547.50		
Silver, nickel and copper			
coin .....	7,569.15		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	8,735.00		
<b>Total.....</b>	<b>\$ 320,825.26</b>	<b>Total.....</b>	<b>\$ 320,825.26</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 62,001.65	Capital stock paid in.....	\$ 25,000.00
Loans secured by mortgage	78,472.82	Surplus .....	12,500.00
Other loans and discounts..	62,147.85	Undivided profits, less ex-	
Overdrafts unsecured.....	1,311.08	penses and taxes paid.....	6,666.10
United States bonds.....	27,574.00	Dividends unpaid.....	22.00
Other bonds, stocks, securi-		Individual deposits subject	
ties, etc.....	14,540.00	to check.....	235,387.09
Banking house, furniture		Bills payable.....	60,000.00
and fixtures.....	1,000.00		
Cash items.....	363.49		
Due from banks and bank-			
ers (other than above)....	78,031.98		
Gold coin.....	447.50		
Silver, nickel and copper			
coin .....	4,003.82		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	9,681.00		
<b>Total.....</b>	<b>\$ 339,575.19</b>	<b>Total.....</b>	<b>\$ 339,575.19</b>

### Citizens' State & Savings Bank

Located at Patterson,

Parish of St. Mary.

Opened for Business January, 1911.

## OFFICERS.

W. D. ROUSSEL, President.

L. C. BORAH, Vice-President.

W. J. AGER, Vice-President.

DAVID HAUSMAN, Vice-President.

M. E. NORMAN, Vice-President.

G. GONSOULIN, Cashier.

DIRECTORS—W. D. Roussel, David Hausman, Hy. Dreyer, W. T. Patterson, T. B. Gooch,  
W. J. Ager, David Norman, Jos. Dreyer, Harry Freeman, M. E. Norman, L. C. Borah,  
G. A. Roussel, J. S. Perkins, I. G. Higgins, G. Gonsoulin.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 68,914.46	Capital stock paid in.....	\$ 30,000.00
Loans secured by mortgage	28,833.34	Surplus .....	10,000.00
Other loans and discounts..	165,072.33	Undivided profits, less ex-	
Overdrafts unsecured.....	199.65	penses and taxes paid.....	2,147.22
Other bonds, stocks, securi-		Dividends unpaid.....	69.00
ties, etc.....	5,000.00	Individual deposits subject	
Banking house, furniture		to check.....	58,562.41
and fixtures.....	7,500.00	Individual savings deposits	119,223.99
Cash items.....	439.62	Time certificates of deposit	6,450.00
Due from banks and bank-		Certificates of deposit for	
ers (other than above)....	7,309.75	borrowed money.....	15,200.00
Gold certificates.....	10.00	Bills payable.....	46,500.00
Silver, nickel and copper		Bonds borrowed.....	5,000.00
coin .....	741.17		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	9,082.00		
Suspense account.....	50.30		
Total.....	\$ 293,152.62	Total.....	\$ 293,152.62

# Union Bank

Located at Patterson.

Parish of St. Mary.

Opened for Business January 11th, 1910.

## OFFICERS.

A. H. THOMPSON, President.

E. F. MARIN, Cashier.

ISAAC M. LEVY, Vice-President.

MARC DEROUEN, Asst. Cashier.

DIRECTORS—W. N. Gooch, Oscar Zenor, H. P. Williams, Wm. Folse, C. P. Hartman, L. K. Williams, J. E. Lassus, Isaac M. Levy, A. H. Thompson, W. H. Kramer, J. R. Joy, C. S. Williams.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 96,757.70	Capital stock paid in.....	\$ 35,000.00
Loans secured by mortgage	89,023.75	Surplus .....	16,600.00
Other loans and discounts..	204,693.33	Undivided profits, less ex-	
Overdrafts unsecured.....	186.32	penses and taxes paid.....	48,558.97
United States bonds.....	2,400.00	Dividends unpaid.....	3,500.00
Other bonds, stocks, securi-		Individual deposits subject	
ties, etc.....	40,300.00	to check.....	213,529.42
Banking house, furniture		Individual savings deposits	148,171.67
and fixtures.....	6,789.70	Time certificates of deposit	24,960.01
Other real estate owned.....	15,052.61	Bills payable.....	85,000.00
Cash items.....	277.86		
Due from banks and bank-			
ers (other than above)....	81,163.88		
Gold coin.....	107.50		
Silver, nickel and copper			
coin .....	4,684.42		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	33,883.00		
Total.....	\$ 575,320.07	Total.....	\$ 575,320.07

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 90,263.42	Capital stock paid in.....	\$ 35,000.00
Loans secured by mortgage	88,137.36	Surplus .....	16,600.00
Other loans and discounts..	104,469.02	Undivided profits, less ex-	
Overdrafts unsecured.....	753.38	penses and taxes paid.....	44,431.87
Other bonds, stocks, securi-		Dividends unpaid.....	1,750.00
ties, etc.....	45,375.00	Individual deposits subject	
Banking house, furniture		to checks.....	135,220.82
and fixtures.....	6,789.70	Individual savings deposits	141,397.22
Other real estate owned.....	21,213.63	Time certificates of deposit	8,211.54
Cash items.....	727.45	Bills payable.....	35,000.00
Due from banks and bank-			
ers (other than above)....	37,835.12		
Gold coin.....	217.00		
Silver, nickel and copper			
coin .....	5,320.54		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	15,369.00		
Suspense account.....	1,140.33		
Total.....	\$ 417,611.45	Total.....	\$ 417,611.45



### Pelican State Bank

Located at Pelican,

Opened for Business July, 1911.

Parish of DeSoto.

E. L. JOYNER, President.

OFFICERS.

W. S. THIGPEN, Vice-President.

C. C. ALLISON, Cashier.

DIRECTORS—E. L. Joyner, J. C. Joyner, W. S. Thigpen, L. E. Fincher, J. L. Robertson, J. R. Gallaspy, J. T. Williams, W. H. Mason, O. F. Moore.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 6,920.52	Capital stock paid in.....	\$ 10,000.00
Loans secured by mortgage	57,995.46	Surplus .....	10,000.00
Other loans and discounts..	92,717.48	Undivided profits, less ex-	
Overdrafts unsecured.....	29.67	penses and taxes paid.....	9,320.37
United States bonds.....	21,000.00	Cashiers' checks outstand-	
Other bonds, stocks, securi-		ing .....	3.50
ties, etc.....	2,018.38	Individual deposits subject	
Banking house, furniture		to check.....	150,193.84
and fixtures.....	2,907.85	Time certificates of deposit	62,178.22
Cash items.....	35.83		
Due from banks and bank-			
ers (other than above)....	46,649.25		
Gold coin.....	1,380.00		
Silver, nickel and copper			
coin .....	1,074.49		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	8,967.00		
Total.....	\$ 241,695.93	Total.....	\$ 241,695.93

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 9,474.59	Capital stock paid in.....	\$ 10,000.00
Loans secured by mortgage	59,491.09	Surplus .....	10,000.00
Other loans and discounts..	68,461.98	Undivided profits, less ex-	
Overdrafts unsecured.....	94.44	penses and taxes paid.....	9,469.42
United States bonds.....	21,000.00	Cashiers' checks outstand-	
Other bonds, stocks, securi-		ing .....	274.15
ties, etc.....	2,932.67	Individual deposits subject	
Banking house, furniture		to check.....	104,060.65
and fixtures.....	2,907.85	Time certificates of deposit	66,110.96
Other real estate owned.....	1,500.00		
Cash items.....	102.59		
Due from banks and bank-			
ers (other than above)....	25,353.52		
Gold coin.....	1,465.00		
Silver, nickel and copper			
coin .....	1,506.45		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	5,625.00		
Total.....	\$ 199,915.18	Total.....	\$ 199,915.18

### Plain Dealing Bank

Located at Plain Dealing,

Opened for Business September 8th, 1904.

Parish of Bossier.

S. H. COCHRAN, President.

J. PERRY, Cashier.

LEON SANDERS, Vice-President.

DIRECTORS—S. H. Cochran, G. T. Mays, J. W. Walker, W. Sentell, Leon Sanders, G. G. Allen,  
S. L. DeMoss, W. B. Boggs, J. Perry.

#### OFFICERS.

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 83,614.84	Capital stock paid in.....	\$ 10,000.00
Overdrafts unsecured.....	1,127.24	Surplus .....	5,000.00
United States bonds.....	9,100.00	Undivided profits, less ex-	
Banking house, furniture		penses and taxes paid.....	46.88
and fixtures.....	4,414.45	Dividends unpaid.....	924.00
Cash items.....	740.08	Individual deposits subject	
Due from banks and bank-		to check.....	80,376.60
ers (other than above)....	28,663.08	Time certificates of deposit	38,749.76
Gold coin.....	10.00		
Silver, nickel and copper			
coin .....	643.55		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	6,784.00		
<b>Total.....</b>	<b>\$ 135,097.24</b>	<b>Total.....</b>	<b>\$ 135,097.24</b>

### First State Bank

Located at Plain Dealing,  
Opened for Business September 21st, 1921.

Parish of Bossier.

#### OFFICERS.

DR. S. E. PRINCE, President.

JOHN J. DOLES, Cashier.

G. T. MAYS, Vice-President.

DIRECTORS—Dr. S. E. Prince, G. T. Mays, A. B. Turnley, J. E. Walker, W. H. Martin, M. S. Bolinger, J. Wyche, R. C. Purcell, Dr. W. F. Bell.

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Loans secured by mortgage.....	15,303.26	Capital stock paid in.....	\$ 15,100.00
Other loans and discounts.....	11,589.36	Undivided profits, less ex-	
Overdrafts unsecured.....	81.86	penses and taxes paid.....	496.32
United States bonds.....	2,550.00	Cashiers' checks outstand-	
Banking house, furniture		ing .....	1,733.86
and fixtures.....	5,470.40	Individual deposits subject	
Cash items.....	10.32	to check.....	45,939.58
Due from banks and bank-		Time certificates of deposit	748.57
ers (other than above)....	24,476.90		
Checks for clearing house....	55.00		
Gold coin.....	25.00		
Silver, nickel and copper			
coin .....	501.50		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	3,937.00		
Suspense account.....	17.73		
Total.....	\$ 64,018.33	Total.....	\$ 64,018.33

**Citizens' Bank & Trust Company**

Located at Plaquemine.

Parish of Iberville.

Opened for Business June 16th, 1916.

**OFFICERS.**

HENRY J. LEVY, President.

V. J. KURZWEG, Vice-President.

E. B. SCHWING, Vice-President.

W. B. MIDDLETON, Cashier.

C. E. POSTELL, Asst. Cashier.

**DIRECTORS**—H. J. Levy, E. B. Schwing, V. J. Kurzweg, W. B. Middleton, Octave Levert, C. K. Schwing, Chas. W. Row, H. N. Sherburne, M. L. Arnold, W. A. Holloway, A. H. Gay, D. P. Holliday, E. J. Gay, Sam Polizzotto, L. E. Murrell, Mark Fellman, J. J. Templet.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 48,275.00	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage.....	60,305.69	Surplus .....	8,000.00
Other loans and discounts..	435,099.38	Undivided profits, less ex-	
Overdrafts secured.....	13,650.79	penses and taxes paid.....	37,979.28
Overdrafts unsecured.....	91.31	Cashiers' checks outstand-	
United States bonds.....	85,417.50	ing .....	113.39
Other bonds, stocks, securi-		Individual deposits subject	
ties, etc.....	20,000.00	to check.....	497,571.75
Banking house, furniture		Individual savings deposits	335,225.01
and fixtures.....	8,062.76		
Other real estate owned.....	6,837.90		
Cash items.....	4,808.19		
Due from banks and bank-			
ers (other than above)....	213,387.61		
Checks on other banks.....	1,403.76		
Gold coin.....	7.50		
Gold certificates.....	1,820.00		
Silver, nickel and copper			
coin .....	5,991.04		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	23,731.00		
<b>Total.....</b>	<b>\$ 928,889.43</b>	<b>Total.....</b>	<b>\$ 928,889.43</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 122,075.00	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage.....	51,096.68	Surplus .....	10,000.00
Other loans and discounts..	272,822.97	Undivided profits, less ex-	
Overdrafts secured.....	593.49	penses and taxes paid.....	36,017.42
Overdrafts unsecured.....	2.30	Cashiers' checks outstand-	
United States bonds.....	135,417.50	ing .....	153.64
Other bonds, stocks, securi-		Individual deposits subject	
ties, etc.....	26,250.00	to cheek.....	394,912.72
Banking house, furniture		Individual savings deposits	258,286.99
and fixtures.....	11,582.21	Time certificates of deposit	1,233.00
Due from banks and bank-			
ers (other than above)....	104,757.98		
Checks on other banks.....	1,467.87		
Gold certificates.....	2,030.00		
Silver, nickel and copper			
coin .....	2,896.77		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	19,613.00		
<b>Total.....</b>	<b>\$ 750,603.77</b>	<b>Total.....</b>	<b>\$ 750,603.77</b>



**Iberville Bank & Trust Company**

Located at Plaquemine,

Parish of Iberville.

Opened for Business July 1st, 1905.

**OFFICERS.**

JOS. A. GRACE, President.

FREDERIC WILBERT, Vice-President.

BENJ. DEBLIEUX, Cashier.

E. J. LEFEBVRE, Asst. Cashier.

**DIRECTORS**—Jos. A. Grace, Frederic Wilbert, John Wilbert, J. H. Moorman, Dr. F. J. Kearny,  
Dr. S. C. Levy, David Ephriam, Edw. Miremont, Eugene Poche, J. F. Hebert, J. E. Daigre,  
A. Schnebelin, P. G. Borron, Jos. Supple, J. I. Brown.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 140,564.05	Capital stock paid in.....	\$ 100,000.00
Loans secured by mortgage	384,209.79	Surplus .....	30,000.00
Other loans and discounts..	286,223.98	Undivided profits, less ex-	
Overdrafts secured.....	13,894.18	penses and taxes paid.....	1,270.59
Overdrafts unsecured.....	1,989.48	Dividends unpaid.....	95.50
United States bonds.....	30,100.00	Individual deposits subject	
Other bonds, stocks, securi-		to check.....	381,646.61
ties, etc.....	117,460.45	Demand certificates of de-	
Banking house, furniture		posit .....	500.00
and fixtures.....	1.00	Trust funds on deposit.....	3,172.49
Other real estate owned.....	2,098.11	Individual savings deposits	299,239.68
Cash items.....	374.60	Time certificates of deposit	4,294.12
Due from banks and bank-		Certificates of deposit for	
ers (other than above)....	85,113.99	borrowed money.....	60,220.13
Checks on other banks.....	832.97	Bills payable.....	200,000.00
Gold coin.....	20.00		
Gold certificates.....	110.00		
Silver, nickel and copper			
coin .....	1,806.52		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	15,640.00		
<b>Total.....</b>	<b>\$1,080,439.12</b>	<b>Total.....</b>	<b>\$1,080,439.12</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 96,813.29	Capital stock paid in.....	\$ 100,000.00
Loans secured by mortgage	296,205.00	Surplus .....	30,000.00
Other loans and discounts..	221,062.64	Undivided profits, less ex-	
Overdrafts secured.....	12,532.78	penses and taxes paid.....	7,928.81
Overdrafts unsecured.....	623.58	Dividends unpaid.....	129.50
United States bonds.....	13,000.00	Individual deposits subject	
Other bonds, stocks, securi-		to check.....	329,205.32
ties, etc.....	123,890.95	Individual savings deposits	219,420.20
Banking house, furniture		Time certificates of deposit	356.00
and fixtures.....	1.00	Certificates of deposit for	
Other real estate owned.....	14,575.21	borrowed money.....	26,398.05
Cash items.....	4,246.50	Bills payable.....	150,000.00
Due from banks and bank-			
ers (other than above)....	64,944.04		
Checks on other banks.....	543.19		
Gold coin.....	130.00		
Silver, nickel and copper			
coin .....	1,595.62		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	12,948.00		
Suspense account.....	326.08		
<b>Total.....</b>	<b>\$ 863,437.88</b>	<b>Total.....</b>	<b>\$ 863,437.88</b>

### Peoples' Bank

Located at Plaquemine,

Parish of Iberville.

Opened for Business February 15th, 1899.

## OFFICERS.

J. E. DUNLAP, President.

FRED BAIST, Vice-President.

HENRY NADLER, Vice-President.

F. E. HUBBARD, Cashier.

W. A. ROTH, Asst. Cashier.

DIRECTORS—J. E. Dunlap, Henry Nadler, Fred Baist, F. E. Hubbard, Louis Bluestein, H. L. Baker, J. M. Kinberger.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 77,147.37	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	176,291.89	Surplus .....	25,000.00
Other loans and discounts..	78,956.11	Cashiers' checks outstand-	
Overdrafts secured.....	243.46	ing .....	4,465.25
Overdrafts unsecured.....	8,567.93	Individual deposits subject	
United States bonds.....	4,050.00	to check.....	126,749.12
Banking house, furniture		Individual savings deposits	90,650.06
and fixtures.....	2,556.47	Time certificates of deposit	1,800.00
Cash items.....	399.96	Bills payable.....	95,000.00
Due from banks and bank-			
ers (other than above)....	24,586.89		
Gold coin.....	5.00		
Gold certificates.....	30.00		
Silver, nickel and copper			
coin .....	7,753.84		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	7,579.00		
Suspense account.....	5,496.51		
Total.....	\$ 393,664.43	Total.....	\$ 393,664.43

### The Bank of Pleasant Hill

Located at Pleasant Hill,

Opened for Business October 6th, 1904.

Parish of Sabine.

## OFFICERS.

F. H. TARVER, President.

W. H. KENNEDY, Vice-President.

DIRECTORS—W. H. Kennedy, T. W. Hardie, P. M. Gaddis, S. V. Jordan, J. J. Browne, J. W. Ramsey, L. T. Dykes.

R. W. MILES, Cashier.

L. E. PROTHRO, Asst. Cashier.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

ASSETS		LIABILITIES	
Demand loans.....	\$ 33,111.10	Capital stock paid in.....	\$ 10,000.00
Loans secured by mortgage	54,425.30	Surplus .....	10,000.00
Other loans and discounts..	100,773.72	Undivided profits, less ex-	
Other bonds, stocks, securi-		penses and taxes paid.....	6,997.77
ties, etc.....	86.60	Unearned discount.....	981.75
Banking house, furniture		Dividends unpaid.....	30.00
and fixtures.....	5,969.74	Cashiers' checks outstand-	
Cash items.....	385.97	ing .....	1,676.61
Due from banks and bank-		Individual deposits subject	
ers (other than above)....	52,694.82	to check.....	156,432.75
Gold coin.....	338.00	Time certificates of deposit	72,894.52
Gold certificates.....	370.00		
Silver, nickel and copper			
coin .....	3,700.15		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	6,168.00		
<b>Total.....</b>	<b>\$ 258,023.40</b>	<b>Total.....</b>	<b>\$ 258,023.40</b>

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 14,558.49	Capital stock paid in.....	\$ 10,000.00
Loans secured by mortgage	61,896.33	Surplus .....	10,000.00
Other loans and discounts..	98,349.20	Undivided profits, less ex-	
Overdrafts unsecured.....	434.21	penses and taxes paid.....	7,311.47
Other bonds, stocks, securi-		Unearned discount.....	1,440.96
ties, etc.....	104.96	Dividends unpaid.....	2.50
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	5,969.74	ing .....	933.93
Cash items.....	297.94	Individual deposits subject	
Due from banks and bank-		to check.....	103,422.61
ers (other than above)....	16,164.79	Time certificates of deposit	70,135.74
Gold coin.....	525.50		
Gold certificates.....	2,692.05		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	2,254.00		
<b>Total.....</b>	<b>\$ 203,247.21</b>	<b>Total.....</b>	<b>\$ 203,247.21</b>

**Bank of Pollock**

Opened for Business March 18th, 1907.

Located at Pollock,

Parish of Grant.

**OFFICERS.**

J. N. WARNER, President.

A. L. HONEYCUTT, Vice-President.

C. O. GRAVES, Vice-President.

J. A. CHRISTIAN, Cashier.

DIRECTORS—J. N. Warner, C. O. Graves, A. L. Honeycutt, J. G. Foster, J. W. Walker, W. P. Willett, W. C. Beall, Jas. A. Christian.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	26,987.26	Capital stock paid in.....\$	10,000.00
Other loans and discounts..	47,312.66	Surplus .....	3,000.00
Overdrafts secured.....	1,000.00	Undivided profits, less ex-	
Overdrafts unsecured.....	984.13	penses and taxes paid.....	2,780.42
United States bonds.....	9,300.00	Individual deposits subject	
Banking house, furniture		to check.....	48,820.64
and fixtures.....	7,672.50	Time certificates of deposit	13,560.92
Other real estate owned.....	4,722.59	Bills payable.....	29,000.00
Cash items.....	222.13	Amount due to persons not	
Due from banks and bank-		included in foregoing.....	384.83
ers (other than above)....	5,517.45		
Silver, nickel and copper			
coin .....	331.09		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	3,497.00		
<b>Total.....</b>	<b>\$ 107,546.81</b>	<b>Total.....</b>	<b>\$ 107,546.81</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	39,009.43	Capital stock paid in.....\$	10,000.00
Other loans and discounts..	32,939.76	Surplus .....	3,000.00
Overdrafts unsecured.....	873.58	Undivided profits, less ex-	
United States bonds.....	3,500.00	penses and taxes paid.....	951.75
Other bonds, stocks, securi-		Due to other banks and	
ties, etc.....	180.00	bankers .....	397.38
Banking house, furniture		Individual deposits subject	
and fixtures.....	7,672.50	to check.....	78,692.32
Other real estate owned.....	4,722.59	Time certificates of deposit	15,034.22
Cash items.....	843.53	Bills payable.....	17,500.00
Due from banks and bank-			
ers (other than above)....	32,330.13		
Gold coin.....	45.00		
Silver, nickel and copper			
coin .....	617.15		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	2,842.00		
<b>Total.....</b>	<b>\$ 125,575.67</b>	<b>Total.....</b>	<b>\$ 125,575.67</b>



# **Merchants' & Farmers' Bank & Trust Company**

Located at Ponchatoula,

Parish of Tangipahoa.

Opened for Business January 2nd, 1903.

## **OFFICERS.**

H. P. MITCHELL, President.

W. E. MOUNT, Vice-President.

DIRECTORS—J. R. Abels, W. E. Mount, A. J. Pusey, S. L. Bjorkgren, M. J. Howes, B. E. Kemp,  
W. M. Mitchell, H. P. Mitchell, E. S. Dudley, P. A. Boudreaux.

W. M. MITCHELL, Cashier.

JAS. W. FAUNALY, Asst. Cashier.

## **STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 86,936.42	Capital stock paid in.....	\$ 75,000.00
Loans secured by mortgage	89,174.61	Surplus .....	42,500.00
Other loans and discounts..	222,028.71	Undivided profits, less ex-	
Overdrafts unsecured.....	239.24	penses and taxes paid.....	5,436.47
United States bonds.....	62,547.62	Dividends unpaid.....	4,524.10
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	5,780.00	ing .....	1,907.86
Banking house, furniture		Individual deposits subject	
and fixtures.....	8,117.70	to check.....	243,047.20
Other real estate owned.....	52.74	Individual savings deposits	93,692.58
Cash items.....	1,147.95	Time certificates of deposit	43,153.17
Due from banks and bank-		Notes and bills rediscounted	25,000.00
ers (other than above)....	33,334.26	Amount due to persons not	
Gold coin.....	1,152.50	included in foregoing.....	748.90
Silver, nickel and copper			
coin .....	4,678.53		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	19,820.00		
<b>Total.....</b>	<b>\$ 535,010.28</b>	<b>Total.....</b>	<b>\$ 535,010.28</b>

## **STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 98,410.07	Capital stock paid in.....	\$ 75,000.00
Loans secured by mortgage	82,941.95	Surplus .....	42,500.00
Other loans and discounts..	328,499.62	Undivided profits, less ex-	
Overdrafts unsecured.....	2,305.75	penses and taxes paid.....	3,722.31
United States bonds.....	52,301.88	Due to other banks and	
Other bonds, stocks, securi-		bankers .....	12,090.05
ties, etc.....	47,325.00	Dividends unpaid.....	4,522.20
Banking house, furniture		Certified checks.....	131.50
and fixtures.....	13,802.20	Cashiers' checks outstand-	
Other real estate owned.....	52.74	ing .....	962.25
Cash items.....	733.15	Individual deposits subject	
Due from banks and bank-		to check.....	320,750.00
ers (other than above)....	48,076.68	Individual savings deposits	103,682.48
Gold coin.....	1,265.00	Time certificates of deposit	46,607.25
Silver, nickel and copper		Bills payable.....	80,000.00
coin .....	1,770.00		
National bank notes and all			
issues U. S. Government			
(Except Gold cert.).....	12,484.00		
<b>Total.....</b>	<b>\$ 689,968.04</b>	<b>Total.....</b>	<b>\$ 689,968.04</b>

**Bank of West Baton Rouge**

Located at Port Allen,

Parish of West Baton Rouge.

Opened for Business November 17th, 1905.

**OFFICERS.**

T. G. ERWIN, President.

WM. L. BERNARD, Cashier.

HY. COHN, JR., Vice-President.

L. T. BERNARD, Asst. Cashier.

DIRECTORS—T. G. Erwin, Hy. Cohn, Jr., H. Langdon Laws, O. M. Mary, F. H. Carruth, Jr.,

O. H. Levert, H. T. Morley.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 25,600.00	Capital stock paid in.....	\$ 25,000.00
Loans secured by mortgage	94,790.56	Surplus .....	30,000.00
Other loans and discounts..	111,920.12	Undivided profits, less ex-	
Overdrafts secured.....	23,492.31	penses and taxes paid.....	12,378.12
Overdrafts unsecured.....	1,077.48	Certified checks.....	8.77
United States bonds.....	36,800.00	Individual deposits subject	
Other bonds, stocks, securi-		to check.....	360,385.60
ties, etc.....	35,250.00	Time certificates of deposit	25,591.24
Banking house, furniture		Bills payable.....	30,000.00
and fixtures.....	1,090.00	Amount due to persons not	
Other real estate owned.....	650.00	included in foregoing.....	20.00
Due from banks and bank-			
ers (other than above)....	119,675.43		
Gold coin.....	390.00		
Silver, nickel and copper			
coin .....	2,431.83		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	30,216.00		
Total.....	\$ 483,383.73	Total.....	\$ 483,383.73

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 32,725.00	Capital stock paid in.....	\$ 25,000.00
Loans secured by mortgage	87,070.34	Surplus .....	35,000.00
Other loans and discounts..	103,236.27	Undivided profits, less ex-	
Overdrafts unsecured.....	180.93	penses and taxes paid.....	6,592.64
United States bonds.....	32,500.00	Dividends unpaid.....	10.00
Other bonds, stocks, securi-		Individual deposits subject	
ties, etc.....	29,500.00	to check.....	322,292.36
Banking house, furniture		Time certificates of deposit	23,792.93
and fixtures.....	1,583.07	Amount due to persons not	
Other real estate owned.....	650.00	included in foregoing.....	20.00
Due from banks and bank-			
ers (other than above)....	102,178.67		
Gold coin.....	397.50		
Silver, nickel and copper			
coin .....	2,960.15		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	19,726.00		
Total.....	\$ 412,707.93	Total.....	\$ 412,707.93

### The Raceland Banking Association

Located at Raceland,

Parish of Lafourche.

Opened for Business January 10th, 1905.

## OFFICERS.

CHARLES MATHEWS, President.

DR. JACKSON J. AYO, Vice-President.

J. F. WIGGINGTON, Vice-President.

SIMON KAHN, Cashier.

L. M. TOUPS, Asst. Cashier.

DIRECTORS—Oville Foret, Dr. W. J. Eroche, C. Matthews, A. Robichaux, E. F. Dickinson,  
Dr. J. J. Ayo, J. A. Blouin, Alex. Pertuit, J. D. Bernard, L. E. Jeandron, Simon Kahn,  
Emile Kahn, J. T. Wigginton, Jules Godchaux.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 75,881.01	Capital stock paid in.....	\$ 30,000.00
Loans secured by mortgage.....	72,356.75	Surplus .....	60,000.00
Other loans and discounts.....	227,362.96	Undivided profits, less ex-	
Overdrafts unsecured.....	7,629.47	penses and taxes paid.....	2,652.17
United States bonds.....	61,798.34	Unearned discount.....	2,141.48
Other bonds, stocks, securi-		Dividends unpaid.....	3,710.00
ties, etc.....	910.00	Certified checks.....	200.00
Banking house, furniture		Individual deposits subject	
and fixtures.....	5,700.00	to check.....	471,271.02
Other real estate owned.....	5,442.88	Time certificates of deposit	16,643.07
Cash items.....	1,173.60	Bills payable.....	20,000.00
Due from banks and bank-		Reserved for interest and	
ers (other than above)....	113,728.39	taxes .....	2,434.77
Checks on other banks.....	5,220.66	Amount due to persons not	
Gold coin.....	1,090.00	included in foregoing.....	2,446.07
Silver, nickel and copper			
coin .....	6,048.20		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	27,155.00		
Suspense account.....	1.32		
Total.....	\$ 611,498.58	Total.....	\$ 611,498.58

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 125,071.20	Capital stock paid in.....	\$ 30,000.00
Loans secured by mortgage.....	99,442.71	Surplus .....	60,000.00
Other loans and discounts.....	205,647.56	Undivided profits, less ex-	
Overdrafts unsecured.....	1,233.67	penses and taxes paid.....	9,118.21
United States bonds.....	61,973.34	Unearned discount.....	1,452.00
Other bonds, stocks, securi-		Dividends unpaid.....	3,608.00
ties, etc.....	910.00	Individual deposits subject	
Banking house, furniture		to check.....	556,513.62
and fixtures.....	5,365.00	Time certificates of deposit	18,031.65
Other real estate owned.....	5,375.00	Reserved for interest and	
Cash items.....	14,685.55	taxes .....	2,177.52
Due from banks and bank-		Amount due to persons not	
ers (other than above)....	128,634.72	included in foregoing.....	380.40
Gold coin.....	1,240.00		
Silver, nickel and copper			
coin .....	4,685.77		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	27,017.00		
Total.....	\$ 681,281.52	Total.....	\$ 681,281.52

**Commercial Bank**

Located at Rayne,

Parish of Acadia.

Opened for Business April, 1902.  
OFFICERS.

O. BROUSSARD, President. R. C. HOLT, Cashier.  
 JOS. GOSSEN, Vice-President. L. M. MILLIGAN, Asst. Cashier.  
 DIRECTORS—O. Broussard, Joseph Gossen, R. C. Holt, L. M. Milligan, W. B. Milligan, Henry  
 Zaunbrecher, Wm. Heinen, J. D. Hunter.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 51,563.90	Capital stock paid in.....	\$ 25,000.00
Loans secured by mortgage	81,594.93	Surplus .....	50,000.00
Other loans and discounts..	806,397.11	Undivided profits, less ex-	
Overdrafts unsecured.....	357.48	penses and taxes paid.....	37,356.98
United States bonds.....	117,600.00	Dividends unpaid.....	2,500.00
Other bonds, stocks, securi-		Certified checks.....	31.00
ties, etc.....	391.94	Cashiers' checks outstand-	
Banking house, furniture		ing .....	2,994.96
and fixtures.....	5,600.00	Individual deposits subject	
Cash items.....	6,364.14	to check.....	274,900.15
Due from banks and bank-		Individual savings deposits	16,350.21
ers (other than above)....	49,282.96	Time certificates of deposit	131,414.53
Gold coin.....	828.00	Bills payable.....	597,000.00
Gold certificates.....	2,000.00		
Silver, nickel and copper			
coin .....	3,460.37		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	12,107.00		
Total.....	\$1,137,547.83	Total.....	\$1,137,547.83

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 42,031.24	Capital stock paid in.....	\$ 25,000.00
Loans secured by mortgage	88,999.08	Surplus .....	50,000.00
Other loans and discounts..	622,421.44	Undivided profits, less ex-	
Overdrafts unsecured.....	669.09	penses and taxes paid.....	27,502.47
Other bonds, stocks, securi-		Dividends unpaid.....	2,520.00
ties, etc.....	1,426.94	Certified checks.....	31.00
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	5,600.00	ing .....	1,938.61
Cash items.....	529.66	Individual deposits subject	
Due from banks and bank-		to check.....	265,212.14
ers (other than above)....	34,287.35	Individual savings deposits	15,645.27
Gold coin.....	695.50	Time certificates of deposit	105,315.93
Gold certificates.....	2,000.00	Bills payable.....	325,000.00
Silver, nickel and copper			
coin .....	5,626.12		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	13,879.00		
Total.....	\$ 818,165.42	Total.....	\$ 818,165.42



# Rayne State Bank

Located at Rayne,

Parish of Acadia.

Opened for Business October 8th, 1894.

## OFFICERS.

MERVINE KAHN, President.

M. PETITJEAN, Vice-President.

A. J. DUCLOS, Vice-Pres. and Cashier.

L. J. DELAUNE, Asst. Cashier.

ALBERT KAHN, Asst. Cashier.

DIRECTORS—Mervine Kahn, M. Petitjean, Jos. Leonards, W. J. Zaunbrecher, Jos. Heinen, Herbert Kahn, A. J. Duclos.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 4,464.52	Capital stock paid in.....	\$ 60,000.00
Loans secured by mortgage	38,675.00	Surplus .....	60,000.00
Other loans and discounts..	558,692.46	Undivided profits, less ex-	
Overdrafts unsecured.....	519.56	penses and taxes paid.....	50,094.97
United States bonds.....	98,250.00	Dividends unpaid.....	2,400.00
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	1,287.50	ing .....	5,081.22
Due from banks and bank-		Individual deposits subject	
ers (other than above)....	171,700.05	to check.....	244,083.37
Gold coin.....	510.00	Bills payable.....	40,000.00
Gold certificates.....	2,000.00	Notes and bills rediscounted	437,754.77
Silver, nickel and copper			
coin .....	2,450.74		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	16,822.00		
Suspense account.....	4,042.50		
Total.....	\$ 899,414.33	Total.....	\$ 899,414.33

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 9,266.28	Capital stock paid in.....	\$ 60,000.00
Loans secured by mortgage	123,497.00	Surplus .....	60,000.00
Other loans and discounts..	274,417.58	Undivided profits, less ex-	
Overdrafts unsecured.....	273.70	penses and taxes paid.....	43,254.01
United States bonds.....	5,350.00	Cashiers' checks outstand-	
Banking house, furniture		ing .....	4,802.93
and fixtures.....	1,441.00	Individual deposits subject	
Due from banks and bank-		to check.....	260,423.58
ers (other than above)....	67,821.10	Individual savings deposits	2,529.80
Gold coin.....	750.00	Time certificates of deposit	20,450.00
Gold certificates.....	2,000.00	Bills payable.....	30,000.00
Silver, nickel and copper		Notes and bills rediscounted	20,505.00
coin .....	1,752.66		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	15,396.00		
Total.....	\$ 501,965.32	Total.....	\$ 501,965.32

## Rayville State Bank

Located at Rayville,

Parish of Richland.

Opened for Business September 15th, 1902.

## OFFICERS.

JAS. A. MHOON, President.

M. A. HARKEY, Cashier.

E. S. STEWART, Vice-President.

M. T. BRAND, Asst. Cashier.

DIRECTORS—Jas. A. Mhoon, T. R. Hodge, Wiley Roberts, W. T. Cook, W. T. Henry, Ned Bradley,

M. A. Harkey.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 23,816.58	Capital stock paid in.....	\$ 20,000.00
Loans secured by mortgage	78,340.81	Undivided profits, less ex-	
Other loans and discounts..	61,232.72	penses and taxes paid.....	4,973.21
Overdrafts unsecured.....	110.50	Due to other banks and	
United States bonds.....	19,150.00	bankers .....	27.05
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	7,815.92	ing .....	884.76
Other real estate owned.....	266.97	Individual deposits subject	
Cash items.....	1,340.46	to check.....	156,685.36
Due from banks and bank-		Time certificates of deposit	24,194.19
ers (other than above)....	36,725.13	Bills payable.....	34,870.10
Gold coin.....	60.00		
Silver, nickel and copper			
coin .....	2,434.58		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	10,341.00		
Total.....	\$ 241,634.67	Total.....	\$ 241,634.67

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 3,600.00	Capital stock paid in.....	\$ 20,000.00
Loans secured by mortgage	83,420.10	Undivided profits, less ex-	
Other loans and discounts..	37,269.95	penses and taxes paid.....	7,671.53
Overdrafts secured.....	305.09	Due to other banks and	
Overdrafts unsecured.....	123.16	bankers .....	37.90
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	7,882.42	ing .....	945.15
Other real estate owned.....	1,088.26	Individual deposits subject	
Cash items.....	3,090.26	to check.....	110,279.40
Due from banks and bank-		Time certificates of deposit	15,236.91
ers (other than above)....	16,268.92	Bills payable.....	10,000.00
Gold coin.....	45.00		
Silver, nickel and copper			
coin .....	2,593.57		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	7,481.00		
Customers' liability on let-			
ters of credit and accept-			
ances .....	1,003.16		
Total.....	\$ 164,170.89	Total.....	\$ 164,170.89

### The Richland State Bank

Located at Rayville.

Parish of Richland.

Opened for Business September 15th, 1902.

## OFFICERS.

C. J. ELLIS, President.

W. N. TRAYLOR, Vice-President.

FRED MORGAN, Cashier.

W. W. KELLY, Asst. Cashier.

DIRECTORS—C. J. Ellis, J. W. Summerlin, Richard Hatch, W. N. Traylor, W. J. Coleman, W. L. Jones, M. Fischel, Fred Morgan, C. J. Ellis, Jr.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 20,268.82	Capital stock paid in.....	\$ 60,000.00
Loans secured by mortgage	180,175.42	Surplus .....	25,000.00
Other loans and discounts..	264,202.23	Undivided profits, less ex-	
Overdrafts unsecured.....	1,670.10	penses and taxes paid.....	17,329.89
United States bonds.....	34,034.98	Cashiers' checks outstand-	
Other bonds, stocks, securi-		ing .....	2,603.88
ties, etc.....	31,197.35	Individual deposits subject	
Banking house, furniture		to check.....	344,770.87
and fixtures.....	14,024.84	Time certificates of deposit	65,686.16
Due from banks and bank-		Bills payable.....	180,000.00
ers (other than above)....	122,228.22		
Checks on other banks.....	2,959.28		
Gold coin.....	772.00		
Silver, nickel and copper			
coin .....	8,971.56		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	14,886.00		
Total.....	\$ 695,390.80	Total.....	\$ 695,390.80

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 13,005.61	Capital stock paid in.....	\$ 60,000.00
Loans secured by mortgage	220,164.31	Surplus .....	30,000.00
Other loans and discounts..	138,756.81	Undivided profits, less ex-	
Overdrafts unsecured.....	2,396.04	penses and taxes paid.....	14,525.92
United States bonds.....	33,684.98	Dividends unpaid.....	6,000.00
Other bonds, stocks, securi-		Certified checks.....	75.00
ties, etc.....	35,887.11	Cashiers' checks outstand-	
Banking house, furniture		ing .....	3,290.70
and fixtures.....	16,374.84	Individual deposits subject	
Other real estate owned.....	1,248.20	to check.....	460,551.56
Due from banks and bank-		Individual savings deposits	3,729.82
ers (other than above)....	148,378.20	Time certificates of deposit	45,476.55
Checks on other banks.....	2,088.88	Bills payable.....	15,000.00
Gold coin.....	657.00	Amount due to persons not	
Silver, nickel and copper		included in foregoing.....	400.00
coin .....	7,470.85		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	12,717.00		
Customers' liability on let-			
ters of credit and accept			
ances .....	6,219.72		
Total.....	\$ 639,049.55	Total.....	\$ 639,049.55

**Bank of St. John**

Located at Reserve, Parish of St. John the Baptist.  
Opened for Business October 1st, 1904.

**OFFICERS.**

A. LASSEIGNE, President. JAS. CLEMENT, Cashier.  
E. J. CAIRE, Vice-President. J. J. MONTEGUT, Asst. Cashier.  
DIRECTORS—A. Lasseigne, E. J. Caire, Jas. Clement, J. V. Chenet, E. Ory, Edw. Godchaux,  
Dr. L. T. Donaldson, L. Montegut, Jr., C. Maurin.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 52,000.00	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	20,877.11	Surplus .....	30,000.00
Other loans and discounts..	154,209.44	Undivided profits, less ex-	
Overdrafts unsecured.....	196.06	penses and taxes paid.....	9,491.83
United States bonds.....	13,800.00	Dividends unpaid.....	150.00
Other bonds, stocks, securi-		Certified checks.....	400.00
ties, etc.....	51,750.00	Cashiers' checks outstand-	
Banking house, furniture		ing .....	956.59
and fixtures.....	100.00	Individual deposits subject	
Other real estate owned.....	370.00	to check.....	178,329.27
Cash items.....	595.66	Time certificates of deposit	113,445.38
Due from banks and bank-			
ers (other than above)....	29,775.93		
Gold coin.....	1,090.00		
Silver, nickel and copper			
coin .....	1,389.87		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	21,619.00		
<b>Total.....</b>	<b>\$ 347,773.07</b>	<b>Total.....</b>	<b>\$ 347,773.07</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 45,577.00	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	25,377.11	Surplus .....	35,000.00
Other loans and discounts..	180,117.40	Undivided profits, less ex-	
Overdrafts unsecured.....	334.23	penses and taxes paid.....	5,720.20
United States bonds.....	13,800.00	Dividends unpaid.....	10.00
Other bonds, stocks, securi-		Certified checks.....	540.00
ties, etc.....	38,000.00	Cashiers' checks outstand-	
Banking house, furniture		ing .....	1,092.82
and fixtures.....	100.00	Individual deposits subject	
Other real estate owned.....	370.00	to check.....	160,194.93
Cash items.....	1,454.92	Time certificates of deposit	102,041.61
Due from banks and bank-		Bills payable.....	30,000.00
ers (other than above)....	13,741.26		
Gold coin.....	1,147.50		
Silver, nickel and copper			
coin .....	876.14		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	28,704.00		
<b>Total.....</b>	<b>\$ 349,599.56</b>	<b>Total.....</b>	<b>\$ 349,599.56</b>



### Bank of Ringgold

Located at Ringgold,

Opened for Business May 1st, 1904.

Parish of Bienville.

## OFFICERS.

O. G. THOMAS, President.

J. P. BATCHELER, Cashier.

L. C. PAGE, Vice-President.

DIRECTORS—Geo. C. English, Luther Page, B. T. Locke, J. W. Taylor, C. G. Tooke, Jr., L. C. Grover, H. E. Page, E. W. Davis, S. L. Carter, T. B. Page.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Other loans and discounts..\$	213,292.76	Capital stock paid in.....\$	25,000.00
Overdrafts unsecured.....	1,059.51	Surplus .....	25,000.00
United States bonds.....	15,000.00	Undivided profits, less ex-	
Other bonds, stocks, securi-		penses and taxes paid.....	7,864.78
ties, etc.....	375.00	Cashiers' checks outstand-	
Banking house, furniture		ing .....	305.75
and fixtures.....	3,139.74	Individual deposits subject	
Cash items.....	25.00	to check.....	173,110.04
Due from banks and bank-		Time certificates of deposit	99,858.21
ers (other than above)....	87,854.76		
Gold coin.....	1,425.00		
Silver, nickel and copper			
coin .....	2,186.01		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	6,781.00		
Total.....\$	331,138.78	Total.....\$	331,138.78

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Other loans and discounts..\$	175,896.90	Capital stock paid in.....\$	25,000.00
Overdrafts unsecured.....	2,186.71	Surplus .....	27,500.00
United States bonds.....	15,000.00	Undivided profits, less ex-	
Other bonds, stocks, securi-		penses and taxes paid.....	8,772.27
ties, etc.....	49,175.00	Cashiers' checks outstand-	
Banking house, furniture		ing .....	720.21
and fixtures.....	3,139.74	Individual deposits subject	
Cash items.....	478.91	to check.....	158,851.02
Due from banks and bank-		Time certificates of deposit	117,492.61
ers (other than above)....	82,219.29		
Gold coin.....	662.50		
Silver, nickel and copper			
coin .....	1,559.06		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	8,018.00		
Total.....\$	338,336.11	Total.....\$	338,336.11

**Bank of Robeline**

Located at Robeline,

Parish of Natchitoches.

Opened for Business January 1st, 1905.

**OFFICERS.**

J. W. TAYLOR, President.

L. E. PROTHRO, Cashier.

DIRECTORS—J. W. Taylor, L. E. Prothro, Geo. C. English, Luther Page, B. T. Locke, C. G. Pattison.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 1,068.80	Capital stock paid in.....	\$ 10,000.00
Loans secured by mortgage	53,426.57	Surplus .....	10,000.00
Other loans and discounts..	65,459.75	Undivided profits, less ex-	
Overdrafts unsecured.....	397.17	penses and taxes paid.....	908.61
United States bonds.....	100.00	Dividends unpaid.....	40.00
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	670.76	ing .....	1,074.04
Banking house, furniture		Individual deposits subject	
and fixtures.....	2,797.91	to check.....	76,223.32
Other real estate owned.....	51.60	Time certificates of deposit	13,281.96
Cash items.....	56.90	Bills payable.....	28,000.00
Due from banks and bank-			
ers (other than above)....	7,463.48		
Checks on other banks.....	1,060.00		
Silver, nickel and copper			
coin .....	1,426.99		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	5,548.00		
Total.....	\$ 139,527.93	Total.....	\$ 139,527.93

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 1,643.00	Capital stock paid in.....	\$ 10,000.00
Loans secured by mortgage	31,686.40	Surplus .....	10,000.00
Other loans and discounts..	52,142.61	Undivided profits, less ex-	
Overdrafts unsecured.....	376.28	penses and taxes paid.....	1,268.31
Other bonds, stocks, securi-		Dividends unpaid.....	40.00
ties, etc.....	790.00	Cashiers' checks outstand-	
Banking house, furniture		ing .....	711.37
and fixtures.....	2,782.50	Individual deposits subject	
Other real estate owned.....	542.50	to check.....	39,886.69
Cash items.....	178.82	Time certificates of deposit	10,311.16
Due from banks and bank-		Certificates of deposit for	
ers (other than above)....	14,854.05	borrowed money.....	2,500.00
Silver, nickel and copper		Bills payable.....	33,750.00
coin .....	973.89		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	2,149.00		
Suspense account.....	348.49		
Total.....	\$ 108,467.53	Total.....	\$ 108,467.53

## Ruston State Bank

Located at Ruston,

Opened for Business July 3rd, 1890.

Parish of Lincoln.

### OFFICERS.

H. W. SMITH, President.

E. L. KIDD, Vice-President.

J. P. GRAHAM, Cashier.

L. B. BREED, Asst. Cashier.

DIRECTORS—H. W. Smith, E. L. Kidd, W. J. Lewis, S. D. Pearce, J. D. Holland, F. E. Morgan,  
J. P. Graham, L. B. Breed.

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 245,230.92	Capital stock paid in.....	\$ 100,000.00
Loans secured by mortgage.....	87,143.64	Surplus .....	50,000.00
Other loans and discounts..	456,587.66	Undivided profits, less ex-	
Overdrafts secured.....	1,714.54	penses and taxes paid.....	1,325.46
Overdrafts unsecured.....	3,498.37	Due to other banks and	
United States bonds.....	23,850.00	bankers .....	3,355.24
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	13,625.00	ing .....	609.79
Banking house, furniture		Individual deposits subject	
and fixtures.....	17,400.00	to check.....	535,628.46
Cash items.....	6,440.41	Time certificates of deposit	325,523.30
Due from banks and bank-			
ers (other than above)....	127,337.68		
Checks on other banks.....	805.33		
Gold coin.....	2,105.00		
Gold certificates.....	2,000.00		
Silver, nickel and copper			
coin .....	3,730.70		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	24,973.00		
<b>Total.....</b>	<b>\$1,016,442.25</b>	<b>Total.....</b>	<b>\$1,016,442.25</b>

### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 156,157.98	Capital stock paid in.....	\$ 100,000.00
Loans secured by mortgage.....	101,718.71	Surplus .....	50,000.00
Other loans and discounts..	490,394.52	Undivided profits, less ex-	
Overdrafts secured.....	3,297.42	penses and taxes paid.....	9,476.25
Overdrafts unsecured.....	3,466.67	Due to other banks and	
United States bonds.....	24,150.00	bankers .....	17,063.30
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	14,525.00	ing .....	21,059.82
Banking house, furniture		Individual deposits subject	
and fixtures.....	19,400.00	to check.....	612,957.48
Cash items.....	152.01	Time certificates of deposit	315,188.45
Due from banks and bank-			
ers (other than above)....	246,678.05		
Checks on other banks.....	10,553.02		
Gold coin.....	2,225.00		
Gold certificates.....	1,000.00		
Silver, nickel and copper			
coin .....	8,524.92		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	43,502.00		
<b>Total.....</b>	<b>\$1,125,745.30</b>	<b>Total.....</b>	<b>\$1,125,745.30</b>

**Bank of Commerce**

Located at St. Francisville,

Parish of West Feliciana.

Opened for Business October 7th, 1915.

**OFFICERS.**

E. G. DAVIS, President.

L. W. ROGERS, Vice-President.

W. E. WOOD, Cashier.

DIRECTORS—E. G. Davis, L. W. Rogers, W. R. Daniel, Dr. R. E. Lewis, Max Dampf, G. L. Plettinger, W. E. Wood.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 20,781.61	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	81,118.09	Surplus .....	3,000.00
Other loans and discounts..	78,784.16	Undivided profits, less ex-	
Overdrafts unsecured.....	681.42	penses and taxes paid.....	8,930.45
United States bonds.....	12,350.00	Due to other banks and	
Other bonds, stocks, securi-		bankers .....	63,815.39
ties, etc.....	25,073.62	Dividends unpaid.....	1,208.00
Banking house, furniture		Certified checks.....	3.75
and fixtures.....	7,500.00	Cashiers' checks outstand-	
Cash items.....	427.45	ing .....	355.26
Due from banks and bank-		Individual deposits subject	
ers (other than above)....	48,362.62	to check.....	128,441.89
Checks on other banks.....	369.97	Time certificates of deposit	7,830.50
Gold coin.....	480.00	Bills payable.....	55,000.00
Silver, nickel and copper			
coin .....	1,108.30		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	6,548.00		
<b>Total.....</b>	<b>\$ 283,585.24</b>	<b>Total.....</b>	<b>\$ 283,585.24</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 9,650.44	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	126,983.04	Surplus .....	3,000.00
Other loans and discounts..	41,884.11	Undivided profits, less ex-	
Overdrafts unsecured.....	399.87	penses and taxes paid.....	8,250.41
United States bonds.....	8,850.00	Due to other banks and	
Other bonds, stocks, securi-		bankers .....	74,458.32
ties, etc.....	8,965.78	Dividends unpaid.....	8.00
Banking house, furniture		Certified checks.....	53.31
and fixtures.....	7,500.00	Cashiers' checks outstand-	
Cash items.....	31.95	ing .....	138.76
Due from banks and bank-		Individual deposits subject	
ers (other than above)....	38,165.41	to check.....	96,417.21
Checks on other banks.....	416.44	Time certificates of deposit	4,239.49
Gold coin.....	500.00	Bills payable.....	51,732.71
Silver, nickel and copper			
coin .....	2,423.89		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	7,499.00		
Suspense account.....	28.28		
<b>Total.....</b>	<b>\$ 253,298.21</b>	<b>Total.....</b>	<b>\$ 253,298.21</b>



# Bank of St. Joseph

Located at St. Joseph,

Opened for Business May 8th, 1902.

Parish of Tensas.

## OFFICERS.

W. M. DAVIDSON, President.

B. F. YOUNG, Vice-President.

J. C. MACPHERSON, Cashier.

E. A. BUCKNER, Asst. Cashier.

DIRECTORS—W. M. Davidson, B. F. Young, Oscar Levy, R. L. Wimberly, R. H. Whitney, J. C. Macpherson.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 66,355.38	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	72,146.20	Surplus .....	20,000.00
Other loans and discounts..	181,112.69	Undivided profits, less ex-	
Overdrafts unsecured.....	45.52	penses and taxes paid.....	5,000.00
United States bonds.....	40,081.55	Unearned discount.....	473.87
Other bonds, stocks, securi-		Dividends unpaid.....	10,000.00
ties, etc.....	4,400.00	Certified checks.....	3.38
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	3,002.39	ing .....	306.59
Cash items.....	20.00	Individual deposits subject	
Due from banks and bank-		to check.....	414,254.02
ers (other than above)....	130,799.70	Bills payable.....	\$ 20,000.00
Silver, nickel and copper			
coin .....	4,196.69		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	16,601.00		
Suspense account.....	1,276.74		
Total.....	\$ 520,037.86	Total.....	\$ 520,037.86

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 88,300.15	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	45,569.27	Surplus .....	20,000.00
Other loans and discounts..	114,697.51	Undivided profits, less ex-	
Overdrafts unsecured.....	15.23	penses and taxes paid.....	5,000.00
Other bonds, stocks, securi-		Dividends unpaid.....	8,500.00
ties, etc.....	3,700.00	Cashiers' checks outstand-	
Banking house, furniture		ing .....	3.69
and fixtures.....	4,081.03	Individual deposits subject	
Due from banks and bank-		to check.....	265,894.53
ers (other than above)....	73,865.38		
Silver, nickel and copper			
coin .....	2,773.65		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	16,396.00		
Total.....	\$ 349,398.22	Total.....	\$ 349,398.22

**Bank of St. Martinville**

Located at St. Martinville,

Parish of St. Martin.

Opened for Business August 15th, 1893.

**OFFICERS.****R. MARTIN, President.****ALBERT BIENVENU, Cashier.****ALBERT BIENVENU, Vice-President.****P. A. BIENVENU, Asst. Cashier.****DIRECTORS—R. Martin, Albert Bienvenu, P. A. Bienvenu, Jas. J. Martin, W. H. Cozine, Mrs. J. J.****Burdin, Mrs. A. L. Domengeaux, O. J. Durand.****STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 28,691.65	Capital stock paid in.....	\$ 40,000.00
Loans secured by mortgage	115,650.00	Surplus .....	10,000.00
Other loans and discounts..	320,634.63	Undivided profits, less ex-	
Overdrafts unsecured.....	895.58	penses and taxes paid.....	29,440.71
Banking house, furniture		Dividends unpaid.....	2,430.00
and fixtures.....	7,000.00	Cashiers' checks outstand-	
Cash items.....	3,451.73	ing .....	8,306.63
Due from banks and bank-		Individual deposits subject	
ers (other than above)....	56,272.51	to check.....	207,232.24
Gold coin.....	332.50	Individual savings deposits	13,033.55
Silver, nickel and copper		Time certificates of deposit	142,281.80
coin .....	1,611.33	Certificates of deposit for	
National bank notes and all		borrowed money.....	10,000.00
issues U. S. Government		Bills payable.....	100,000.00
(Except Gold Cert.).....	28,185.00		
<b>Total.....</b>	<b>\$ 562,724.93</b>	<b>Total.....</b>	<b>\$ 562,724.93</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	205,340.00	Capital stock paid in.....\$	40,000.00
Other loans and discounts..	141,054.11	Surplus .....	10,000.00
Overdrafts unsecured.....	352.67	Undivided profits, less ex-	
Other bonds, stocks, securi-		penses and taxes paid.....	26,403.15
ties, etc.....	1,645.00	Dividends unpaid.....	1,612.00
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	7,000.00	ing .....	8,426.64
Other real estate owned.....	17,438.27	Individual deposits subject	
Cash items.....	2,135.47	to check.....	134,498.58
Due from banks and bank-		Individual savings deposits	4,765.37
ers (other than above)....	46,804.59	Time certificates of deposit	136,235.97
Gold coin.....	392.50	Bills payable.....	75,000.00
Silver, nickel and copper			
coin .....	2,834.10		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	11,945.00		
<b>Total.....</b>	<b>\$ 436,941.71</b>	<b>Total.....</b>	<b>\$ 436,941.71</b>

### Commercial Bank

Located at St. Martinville,

Parish of St. Martin.

Opened for Business November 2nd, 1903.

## OFFICERS.

T. J. LABBE, President.

A. C. GAUTHIER, Cashier.

O. P. RESWEBER, Vice-President.

M. E. BIENVENU, Asst. Cashier.

DIRECTORS—T. J. Labbe, James Simon, Chas. E. Smedes, A. G. Goulas, O. P. Resweber, J. J. Burdin, A. L. Domengeaux, J. S. Gonsoulin, Dan W. Voorhies.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 26,733.75	Capital stock paid in.....	\$ 25,000.00
Loans secured by mortgage	66,318.85	Surplus .....	12,500.00
Other loans and discounts..	132,151.41	Undivided profits, less ex-	
United States bonds.....	62,450.00	penses and taxes paid.....	1,479.28
Other bonds, stocks, securi-		Dividends unpaid.....	1,506.00
ties, etc.....	10,431.70	Cashiers' checks outstand-	
Banking house, furniture		ing .....	4,881.91
and fixtures.....	6,571.00	Individual deposits subject	
Other real estate owned.....	4,898.47	to check.....	158,590.51
Cash items.....	1,515.75	Time certificates of deposit	106,078.34
Due from banks and bank-		Bills payable.....	90,000.00
ers (other than above)....	72,322.52		
Gold coin.....	160.00		
Silver, nickel and copper			
coin .....	6,817.60		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	9,665.00		
Total.....	\$ 400,036.05	Total.....	\$ 400,036.05

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 11,040.00	Capital stock paid in.....	\$ 25,000.00
Loans secured by mortgage	136,592.76	Surplus .....	12,500.00
Other loans and discounts..	60,141.56	Cashiers' checks outstand-	
United States bonds.....	29,600.00	ing .....	3,649.46
Other bonds, stocks, securi-		Individual deposits subject	
ties, etc.....	10,573.29	to check.....	122,683.54
Banking house, furniture		Time certificates of deposit	113,534.49
and fixtures.....	6,571.00	Bills payable.....	30,000.00
Other real estate owned.....	2,587.83		
Cash items.....	1,001.98		
Due from banks and bank-			
ers (other than above)....	30,383.92		
Checks on other banks.....	2,124.15		
Gold coin.....	447.50		
Silver, nickel and copper			
coin .....	4,248.50		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	12,055.00		
Total.....	\$ 307,367.49	Total.....	\$ 307,367.49

**Bank of Vacherie**

Located at St. Patricks,

Parish of St. James.

Opened for Business February, 1911.

**OFFICERS.**

J. B. F. BAUDRY, President.

JOURDAN FALGOUST, Vice-President.

J. F. FALGOUST, Cashier.

DIRECTORS—J. B. F. Baudry, Hy. L. Himel, W. F. Bolton, L. Theo. Gravois, Jourdan Falgoust, E. J. Dicharry, C. J. Tucker, Jean Roulet, M. R. Beauvais.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Loans secured by mortgage..	10,018.65	Capital stock paid in.....	\$ 15,000.00
Other loans and discounts..	106,051.24	Surplus .....	5,000.00
United States bonds.....	10,250.00	Undivided profits, less ex-	
Other bonds, stocks, securi-		penses and taxes paid.....	6,211.59
ties, etc.....	15,549.00	Unearned discount.....	554.12
Banking house, furniture		Certified checks.....	1,760.00
and fixtures.....	5,556.46	Individual deposits subject	
Other real estate owned.....	2,000.00	to check.....	58,166.01
Due from banks and bank-		Individual savings deposits	98,366.66
ers (other than above)....	21,026.90	Amount due to persons not	
Gold certificates.....	180.00	included in foregoing.....	55.00
Silver, nickel and copper			
coin .....	1,529.13		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	12,952.00		
<b>Total.....</b>	<b>\$ 185,113.38</b>	<b>Total.....</b>	<b>\$ 185,113.38</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Loans secured by mortgage..	5,642.27	Capital stock paid in.....	\$ 15,000.00
Other loans and discounts..	131,037.27	Surplus .....	6,500.00
Overdrafts secured.....	250.97	Undivided profits, less ex-	
Overdrafts unsecured.....	1.73	penses and taxes paid.....	1,350.00
United States bonds.....	10,430.00	Unearned discount.....	1,517.12
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	11,098.00	ing .....	36.90
Banking house, furniture		Individual deposits subject	
and fixtures.....	4,626.82	to check.....	91,977.39
Other real estate owned.....	1,622.15	Time certificates of deposit	80,140.48
Due from banks and bank-		Reserved for interest and	
ers (other than above)....	25,748.94	taxes .....	1,149.34
Gold coin.....	20.00	Amount due to persons not	
Gold certificates.....	30.00	included in foregoing.....	44.00
Silver, nickel and copper			
coin .....	2,788.08		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	5,929.00		
<b>Total.....</b>	<b>\$ 199,225.23</b>	<b>Total.....</b>	<b>\$ 199,225.23</b>



# Bank of Saint Rose

Located at Saint Rose, Parish of St. Charles.  
Opened for Business November 5th, 1921.

## OFFICERS.

LEO. A. MARRERO, President. H. I. LANDRY, Vice-President.  
JNO. U. FOLSE, JR., Cashier.  
DIRECTORS—H. I. Landry, J. B. Landry, Leo. A. Marrero, W. A. Elzes, Chas. Vitrano, O. H. Shelton, J. O. Richarme, H. A. Marshal.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Other loans and discounts..\$	21,856.88	Capital stock paid in.....\$	15,000.00
Other bonds, stocks, securities, etc.....	10,441.17	Undivided profits, less expenses and taxes paid.....	127.95
Banking house, furniture and fixtures.....	5,155.86	Due to other banks and bankers .....	12,725.00
Cash items.....	843.71	Individual deposits subject to check.....	12,925.07
Due from banks and bankers (other than above)....	3,074.96	Time certificates of deposit	1,520.28
Gold coin.....	9.00	Amount due to persons not included in foregoing.....	5.01
Silver, nickel and copper coin .....	116.73		
National bank notes and all issues U. S. Government (Except Gold Cert.).....	802.00		
Suspense account.....	3.00		
Total.....\$	42,303.31	Total.....\$	42,303.31

**Bank of Sarepta**

Located at Sarepta,

Parish of Webster.

Opened for Business February 24th, 1920.

**OFFICERS.**

J. A. ROBINSON, President.

W. C. COYLE, Vice-President.

THEO. W. HEARN, Cashier.

DIRECTORS—J. A. Robinson, W. C. Coyle, D. W. O'Bier, F. M. Moore, J. I. Allen, L. S. Gardner, Theo. W. Hearn.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 1,415.00	Capital stock paid in.....	\$ 14,950.00
Loans secured by mortgage	300.00	Cashiers' checks outstand-	
Other loans and discounts..	16,391.05	ing .....	104.30
Overdrafts unsecured.....	1,103.12	Individual deposits subject	
Banking house, furniture		to check.....	17,032.32
and fixtures.....	4,689.99	Time certificates of deposit	1,228.16
Cash items.....	1,911.55		
Due from banks and bank-			
ers (other than above)....	5,605.63		
Gold coin.....	95.00		
Silver, nickel and copper			
coin .....	204.59		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	763.00		
Suspense account.....	835.85		
Total.....	\$ 33,314.78	Total.....	\$ 33,314.78

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 6,300.00	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	4,319.80	Undivided profits, less ex-	
Other loans and discounts..	24,001.92	penses and taxes paid.....	269.81
Overdrafts unsecured.....	321.40	Cashiers' checks outstand-	
Banking house, furniture		ing .....	530.82
and fixtures.....	4,842.16	Individual deposits subject	
Due from banks and bank-		to check.....	59,188.11
ers (other than above)....	39,380.29	Time certificates of deposit	6,257.02
Gold coin.....	155.00		
Silver, nickel and copper			
coin .....	231.70		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	524.00		
Suspense account.....	1,169.49		
Total.....	\$ 81,245.76	Total.....	\$ 81,245.76

### Bank of Saline

Located at Sarepta,

Parish of Bienville.

Opened for Business September 1st, 1904.

## OFFICERS.

J. B. STILL, President.

A. D. SMITH, Vice-President.

F. L. MAYFIELD, Cashier.

DIRECTORS—J. B. Still, A. D. Smith, F. L. Mayfield, D. L. Frey, W. H. Hall, J. G. Brewton, J. L. Brewton.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 725.00	Capital stock paid in.....	\$ 10,000.00
Loans secured by mortgage	1,604.50	Surplus .....	3,500.00
Other loans and discounts..	79,501.35	Undivided profits, less ex-	
Overdrafts unsecured.....	360.80	penses and taxes paid.....	683.34
United States bonds.....	8,550.00	Cashiers' checks outstand-	
Banking house, furniture		ing .....	133.93
and fixtures.....	3,308.00	Individual deposits subject	
Other real estate owned.....	100.00	to check.....	41,918.02
Cash items.....	244.33	Time certificates of deposit	14,172.00
Due from banks and bank-		Certificates of deposit for	
ers (other than above)....	8,631.96	borrowed money.....	20,000.00
Gold coin.....	470.00	Bills payable.....	17,500.00
Silver, nickel and copper			
coin .....	1,261.35		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	3,150.00		
Total.....	\$ 107,907.29	Total.....	\$ 107,907.29

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 640.00	Capital stock paid in.....	\$ 10,000.00
Loans secured by mortgage	1,003.66	Surplus .....	3,500.00
Other loans and discounts..	44,595.58	Undivided profits, less ex-	
Overdrafts unsecured.....	279.58	penses and taxes paid.....	777.10
United States bonds.....	8,550.00	Cashiers' checks outstand-	
Banking house, furniture		ing .....	77.51
and fixtures.....	4,043.00	Individual deposits subject	
Other real estate owned.....	100.00	to check.....	31,570.56
Cash items.....	303.60	Time certificates of deposit	6,390.83
Due from banks and bank-		Certificates of deposit for	
ers (other than above)....	15,176.74	borrowed money.....	3,567.00
Gold coin.....	555.00	Bills payable.....	22,200.00
Silver, nickel and copper			
coin .....	1,128.84		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	1,707.00		
Total.....	\$ 78,083.00	Total.....	\$ 78,083.00

**American Bank & Trust Company**

Located at Shreveport,

Parish of Caddo.

Opened for Business August, 1912.

**OFFICERS.**

M. A. McCUTCHEON, President.  
 J. C. TRICHEL, Vice-President.  
 L. K. McGUFFIN, Vice-President.  
 DIRECTORS—D. M. Atkins, M. Bernstein, E. Wayles Browne, R. W. Davis, J. T. McDade,  
 F. R. Hodges, Geo. O. Baird, M. A. McCutcheon, L. K. McGuffin, Dr. W. H. Morgan, J. C.  
 Trichel, Felix Weiller, Ray P. Oden, W. E. Hamilton.

RAY P. ODEN, V. P. and Cashier.  
 P. M. BROWN, JR., Asst. Cashier.  
 S. E. SMITH, Asst. Cashier.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Loans secured by mortgage..	\$ 911,146.14	Capital stock paid in.....	\$ 100,000.00
Other loans and discounts..	496,914.20	Surplus .....	20,000.00
Other bonds, stocks, securities, etc.....	3,541.25	Undivided profits, less expenses and taxes paid.....	34,174.65
Banking house, furniture and fixtures.....	724.50	Dividends unpaid.....	6,000.00
Other real estate owned.....	3,525.44	Individual deposits subject to check.....	6,417.74
Due from banks and bankers (other than above)....	54,532.26	Individual savings deposits	1,155,509.34
Gold certificates.....	1,750.00	Time certificates of deposit	77,932.06
		Notes and bills rediscounted	71,000.00
		Reserved for interest and taxes .....	1,100.00
Total.....	\$1,472,133.79	Total.....	\$1,472,133.79

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 2,851.08	Capital stock paid in.....	\$ 100,000.00
Loans secured by mortgage	356,959.84	Surplus .....	20,000.00
Other loans and discounts..	503,156.84	Undivided profits, less expenses and taxes paid.....	27,510.52
United States bonds.....	1,650.00	Dividends unpaid.....	4,000.00
Other bonds, stocks, securities, etc.....	68,702.76	Individual deposits subject to check.....	449.84
Banking house, furniture and fixtures.....	724.50	Individual savings deposits	839,590.13
Other real estate owned.....	15,903.21	Time certificates of deposit	79,439.17
Due from banks and bankers (other than above)....	119,291.43		
National bank notes and all issues U. S. Government (Except Gold Cert.).....	1,750.00		
Total.....	\$1,070,989.66	Total.....	\$1,070,986.66



# City Savings Bank & Trust Company

Located at Shreveport.

Parish of Caddo.

Opened for Business June 21st, 1916.

Operates Branch in Shreveport known as Avenue Branch.

## OFFICERS.

J. C. FOSTER, President.

R. T. MOORE, Vice-President.

L. H. BAKER, Cashier.

A. C. BRAUNIG, Asst. Cashier.

DIRECTORS—C. M. Hutchinson, J. B. Ardis, A. Querbes, J. H. Jordan, J. C. Foster, W. L. Young, A. M. Wilder, J. M. Sentell, John Jenkins, B. W. Marston, J. Rubenstein, Thos. P. Lloyd, Sam. Dreyfuss, W. B. Noel, E. P. Bennett, O. G. Thomas, F. T. Whited, H. B. Hearn, Gus Palmer, R. T. Moore.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 676,174.32	Capital stock paid in.....	\$ 500,000.00
Loans secured by mortgage.....	1,079,116.50	Surplus.....	150,000.00
Other loans and discounts.....	3,266,417.19	Undivided profits, less ex-	
Overdrafts unsecured.....	1,322.55	penses and taxes paid.....	57,262.08
United States bonds.....	37,900.00	Unearned discount.....	72,193.30
Other bonds, stocks, securi-		Due to other banks and	
ties, etc.....	218,711.93	bankers.....	13,520.43
Banking house, furniture		Dividends unpaid.....	15,140.25
and fixtures.....	33,331.00	Certified checks.....	220.00
Other real estate owned.....	8,167.69	Cashiers' checks outstand-	
Cash items.....	545.58	ing.....	96,198.03
Due from banks and bank-		Individual deposits subject	
ers (other than above).....	342,154.19	to check.....	1,206,410.50
Checks for clearing house.....	114,691.31	Trust funds on deposit.....	849.48
Checks on other banks.....	20,193.91	Individual savings deposits.....	3,587,729.19
Silver, nickel and copper		Time certificates of deposit.....	236,161.86
coin.....	11,543.92	Reserved for interest and	
National bank notes and all		taxes.....	569.86
issues U. S. Government			
(Except Gold Cert.).....	67,495.00		
Suspense account.....	58,489.89		
Total.....	\$5,936,254.98	Total.....	\$5,936,254.98

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 643,241.72	Capital stock paid in.....	\$ 500,000.00
Loans secured by mortgage.....	788,915.49	Surplus.....	150,000.00
Other loans and discounts.....	3,530,834.04	Undivided profits, less ex-	
Overdrafts unsecured.....	528.68	penses and taxes paid.....	57,249.55
United States bonds.....	36,650.00	Unearned discount.....	45,831.38
Other bonds, stocks, securi-		Due to other banks and	
ties, etc.....	84,589.62	bankers.....	121,173.46
Banking house, furniture		Dividends unpaid.....	15,141.00
and fixtures.....	36,990.49	Cashiers' checks outstand-	
Other real estate owned.....	6,573.09	ing.....	84,443.36
Cash items.....	5,036.93	Individual deposits subject	
Due from banks and bank-		to check.....	1,345,958.43
ers (other than above).....	299,722.85	Trust funds on deposit.....	2,997.71
Checks for clearing house.....	44,623.40	Individual savings deposits.....	2,955,989.06
Checks on other banks.....	32,348.93	Time certificates of deposit.....	110,865.76
Silver, nickel and copper		Bills payable.....	200,000.00
coin.....	7,541.53	Reserved for interest and	
National bank notes and all		taxes.....	15,396.97
issues U. S. Government			
(Except Gold Cert.).....	70,957.00		
Suspense account.....	16,492.91		
Total.....	\$5,605,046.68	Total.....	\$5,605,046.68

**Continental Bank & Trust Company**

Located at Shreveport,

Parish of Caddo.

Opened for Business August 20th, 1906.

Operates branches in Oil City and West End.

**OFFICERS.**

GEO. M. HEARNE, President.

R. Mc. L. JETER, Cashier.

CHAS. B. FOSTER, Vice-President.

F. J. MELETON, Asst. Cashier.

**DIRECTORS**—Geo. M. Hearne, J. G. Marston, L. B. Howard, J. A. Hendrick, J. G. Trimble,  
W. E. Compere, J. Y. Snyder, Minor Meriwether, J. J. Lyon, A. H. Stewart, T. F. Dyer,  
Chas. B. Foster, S. L. Beene, R. McL. Jeter, J. E. Smitherman.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 92,008.01	Capital stock paid in.....	\$ 300,000.00
Loans secured by mortgage	405,581.37	Surplus .....	100,000.00
Other loans and discounts..	2,655,175.71	Undivided profits, less ex-	
Overdrafts unsecured.....	1,640.26	penses and taxes paid.....	77,594.11
United States bonds.....	149,734.10	Unearned discount.....	13,248.92
Other bonds, stocks, securi-		Due to other banks and	
ties, etc.....	62,543.63	bankers .....	1,099,686.86
Banking house, furniture		Dividends unpaid.....	93.00
and fixtures.....	34,456.59	Cashiers' checks outstand-	
Other real estate owned.....	8,404.57	ing .....	100,276.44
Cash items.....	2,587.20	Individual deposits subject	
Reserve in Federal Reserve		to check.....	2,074,526.26
Bank .....	247,832.36	Trust funds on deposit.....	3,999.57
Due from banks and bank-		Individual savings deposits	680,682.88
ers (other than above)....	1,136,862.79	Time certificates of deposit	89,456.63
Checks for clearing house..	54,534.10	Bills payable.....	250,000.00
Gold coin.....	10.00	Notes and bills rediscounted	115,928.82
Silver, nickel and copper		Reserved for interest and	
coin .....	19,028.49	taxes .....	3,923.13
National bank notes and all		Amount due to persons not	
issues U. S. Government		included in foregoing.....	608.95
(Except Gold Cert.).....	38,497.00		
Suspense account.....	1,129.39		
<b>Total.....</b>	<b>\$4,910,025.57</b>	<b>Total.....</b>	<b>\$4,910,025.57</b>

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 88,661.39	Capital stock paid in.....	\$ 300,000.00
Loans secured by mortgage	499,950.03	Surplus .....	100,000.00
Other loans and discounts..	2,393,342.68	Undivided profits, less ex-	
Overdrafts unsecured.....	393.52	penses and taxes paid.....	100,153.05
United States bonds.....	169,166.48	Unearned discount.....	14,083.35
Other bonds, stocks, securi-		Due to other banks and	
ties, etc.....	134,405.63	bankers .....	674,305.36
Banking house, furniture		Dividends unpaid.....	18,126.00
and fixtures.....	37,912.63	Certified checks.....	10,708.70
Other real estate owned.....	30,927.78	Cashiers' checks outstand-	
Cash items.....	2,774.04	ing .....	19,673.30
Reserve in Federal Reserve		Individual deposits subject	
Bank .....	139,483.60	to check.....	2,012,618.42
Due from banks and bank-		Trust funds on deposit.....	3,908.97
ers (other than above)....	522,353.93	Individual savings deposits	513,898.90
Checks for clearing house..	118,977.63	Time certificates of deposit	267,825.56
Gold coin.....	70.00	Bills payable.....	162,000.00
Silver, nickel and copper			
coin .....	6,678.77		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	52,203.50		
Total.....	\$4,197,301.61	Total.....	\$4,197,301.61

**Sibley State Bank**

Located at Sibley,

Opened for Business May 14th, 1920.

Parish of Webster.

**OFFICERS.**

T. D. NELSON, President.

W. J. ALEXANDER, Cashier.

DIRECTORS—T. C. Harville, T. D. Nelson, W. R. Sumlin, R. A. Robertson, M. K. Pearce,  
E. E. Kennon, W. J. Alexander.**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Loans secured by mortgage..	4,001.30	Capital stock paid in.....\$	24,600.00
Other loans and discounts..	31,444.68	Individual deposits subject	
Overdrafts unsecured.....	49.32	to check.....	27,039.08
Banking house, furniture		Notes and bills rediscounted	4,500.00
and fixtures.....	12,000.00		
Cash items.....	16.00		
Due from banks and bank-			
ers (other than above)....	4,504.67		
Gold coin.....	15.00		
Silver, nickel and copper			
coin .....	262.84		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	2,859.00		
Suspense account.....	986.27		
Total.....\$	56,139.08	Total.....\$	56,139.08

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Loans secured by mortgage..	7,631.25	Capital stock paid in.....\$	25,000.00
Other loans and discounts..	12,802.54	Individual deposits subject	
Overdrafts secured.....	143.47	to check .....	18,815.79
United States bonds.....	101.00	Demand certificates of de-	
Bills of Exchange.....	322.55	posit .....	369.70
Banking house, furniture			
and fixtures.....	12,000.00		
Other real estate owned.....	3,500.00		
Cash items.....	147.46		
Due from banks and bank-			
ers (other than above)....	2,139.69		
Gold coin.....	90.00		
Silver, nickel and copper			
coin .....	209.98		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	2,927.00		
Suspense account.....	2,170.55		
Total.....\$	44,185.49	Total.....\$	44,185.49



### Sicily Island State Bank

Located at Sicily Island,

Parish of Catahoula.

Opened for Business January 21st, 1919.

## OFFICERS.

W. S. PECK, President.

T. J. CHISUM, Vice-President.

C. C. MOBLEY, Cashier.

DIRECTORS—W. S. Peck, T. J. Chisum, I. A. Steele, C. A. Cornick, H. E. Guice, C. R. Wilson.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Loans secured by mortgage..	16,174.70	Capital stock paid in.....\$	15,000.00
Other loans and discounts..	48,319.90	Surplus .....	200.00
Overdrafts unsecured.....	34.85	Undivided profits, less ex-	
Banking house, furniture		penses and taxes paid.....	2,843.20
and fixtures.....	8,617.77	Cashiers' checks outstand-	
Cash items.....	269.75	ing .....	867.65
Due from banks and bank-		Individual deposits subject	
ers (other than above)....	9,004.06	to check.....	33,840.29
Checks on other banks.....	331.33	Time certificates of deposit	12,465.19
Gold coin.....	90.00	Bills payable.....	20,000.00
Silver, nickel and copper			
coin .....	858.97		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	1,515.00		
Total.....	\$ 85,216.33	Total.....	\$ 85,216.33

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Loans secured by mortgage..	24,496.98	Capital stock paid in.....\$	15,000.00
Other loans and discounts..	17,800.24	Surplus .....	750.00
Overdrafts unsecured.....	111.71	Undivided profits, less ex-	
Banking house, furniture		penses and taxes paid.....	614.78
and fixtures.....	9,022.77	Cashiers' checks outstand-	
Cash items.....	50.00	ing .....	402.11
Due from banks and bank-		Individual deposits subject	
ers (other than above)....	11,934.90	to check.....	41,212.67
Checks on other banks.....	50.00	Time certificates of deposit	8,763.40
Gold coin.....	75.00		
Silver, nickel and copper			
coin .....	998.64		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	2,097.00		
Suspense account.....	105.72		
Total.....	\$ 66,742.96	Total.....	\$ 66,742.96

# First State Bank

Located at Sikes,

Opened for Business January 28th, 1920.

Parish of Winn.

## OFFICERS.

J. T. PRINCE, President.

R. E. CRAIN, Cashier.

D. M. STOVALL, Vice-President.

DIRECTORS—J. T. Prince, D. M. Stovall, J. B. Abrams, Jr., R. E. Crain, R. W. Crain, D. L. Kirkland, A. W. P. Emmons, T. V. Beavers, J. W. Sikes, Jr.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Loans secured by mortgage..\$	2,888.04	Capital stock paid in.....\$	15,000.00
Other loans and discounts..	27,386.33	Undivided profits, less expenses and taxes paid.....	483.22
Overdrafts secured.....	5,936.73	Cashiers' checks outstanding .....	402.81
Other bonds, stocks, securities, etc.....	100.00	Individual deposits subject to check.....	20,824.96
Banking house, furniture and fixtures.....	6,760.07	Time certificates of deposit	5,076.87
Due from banks and bankers (other than above)....	1,556.07	Bills payable.....	7,000.00
Checks on other banks.....	160.40	Amount due to persons not included in foregoing.....	15.00
Gold coin.....	42.50		
Gold certificates.....	200.00		
Silver, nickel and copper coin .....	1,144.72		
National bank notes and all issues U. S. Government (Except Gold Cert.).....	2,628.00		
Total.....\$	48,802.86	Total.....\$	48,802.86

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....\$	350.00	Capital stock paid in.....\$	15,000.00
Loans secured by mortgage	3,062.87	Surplus .....	1,200.00
Other loans and discounts..	30,392.64	Cashiers' checks outstanding .....	151.19
Overdrafts secured.....	2,085.98	Individual deposits subject to check.....	31,905.28
Overdrafts unsecured.....	145.12	Time certificates of deposit	9,093.65
Banking house, furniture and fixtures.....	6,908.08	Reserved for interest and taxes .....	471.63
Cash items.....	145.66		
Due from banks and bankers (other than above)....	9,706.65		
Checks on other banks.....	22.20		
Gold coin.....	152.50		
Silver, nickel and copper coin .....	1,572.88		
National bank notes and all issues U. S. Government (Except Gold Cert.).....	3,195.00		
Suspense account.....	82.17		
Total.....\$	57,821.75	Total.....\$	57,821.75

# Bank of Simsboro

Located at Simsboro,

Opened for Business 1906.

Parish of Lincoln.

## OFFICERS.

G. W. DYE, President.

W. S. MAY, Cashier.

W. T. STRAIN, Vice-President.

SAM J. MURPHY, Asst. Cashier.

DIRECTORS—G. W. Dye, W. T. Strain, W. S. May, R. L. Jones, A. G. Pace, W. E. Houston, Dr. J. M. Johnson, H. W. Smith, G. A. Adams.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 4,970.00	Capital stock paid in.....	\$ 10,000.00
Other loans and discounts..	62,310.59	Surplus .....	4,800.00
Overdrafts secured.....	411.60	Undivided profits, less ex-	
Overdrafts unsecured.....	518.80	penses and taxes paid.....	1,176.82
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	5,874.00	ing .....	339.28
Cash items.....	137.00	Individual deposits subject	
Due from banks and bank-		to check.....	35,307.52
ers (other than above)....	2,564.40	Time certificates of deposit	6,794.17
Gold coin.....	165.00	Certificates of deposit for	
Silver, nickel and copper		borrowed money.....	2,766.53
coin .....	1,490.23	Bills payable.....	21,515.66
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	3,960.00		
Suspense account.....	298.31		
Total.....	\$ 82,699.98	Total.....	\$ 82,699.98

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 332.00	Capital stock paid in.....	\$ 10,000.00
Other loans and discounts..	80,875.24	Surplus .....	4,800.00
Overdrafts unsecured.....	523.36	Undivided profit, less ex-	
Banking house, furniture		penses and taxes paid.....	1,922.09
and fixtures.....	5,974.00	Unearned discount.....	72.02
Cash items.....	28.50	Cashiers' checks outstand-	
Due from banks and bank-		ing .....	264.68
ers (other than above)....	5,105.93	Individual deposits subject	
Gold coin.....	92.50	to check.....	39,776.32
Silver, nickel and copper		Time certificates of deposit	5,062.44
coin .....	615.73	Certificates of deposit for	
National bank notes and all		borrowed money.....	1,334.00
issues U. S. Government		Bills payable.....	23,130.90
(Except Gold Cert.).....	1,377.00	Notes and bills rediscounted	8,780.08
Expense account.....	2.00	Reserved for interest and	
Suspense account.....	537.22	taxes .....	320.95
Total.....	\$ 95,463.48	Total.....	\$ 95,463.48

# Bank of Slaughter

Located at Slaughter,

Parish of East Feliciana.

Opened for Business September 12th, 1905.

## OFFICERS.

J. P. YARBROUGH, President.

B. F. SIMS, Cashier.

A. E. EMBREE, Vice-President.

DIRECTORS—B. F. Sims, J. T. Teeps, J. P. Yarbrough, A. E. Embree, William Moore, E. S. Woodfin.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 3,053.25	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	26,181.26	Surplus .....	5,000.00
Other loans and discounts..	89,599.51	Undivided profits, less ex-	
Overdrafts unsecured.....	1.44	penses and taxes paid.....	7,935.99
United States bonds.....	16,400.00	Dividends unpaid.....	1,800.00
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	7,516.10	ing .....	18.08
Banking house, furniture		Individual deposits subject	
and fixtures.....	4,000.00	to check.....	88,432.61
Due from banks and bank-		Time certificates of deposit	52,473.38
ers (other than above)....	26,664.81	Bills payable.....	8,500.00
Gold coin.....	461.50		
Silver, nickel and copper			
coin .....	849.19		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	4,433.00		
Total.....	\$ 179,160.06	Total.....	\$ 179,160.06

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 6,466.72	Capital stock paid in.....	\$ 15,000.00
Loans secured by mortgage	25,951.35	Surplus .....	5,000.00
Other loans and discounts..	79,418.01	Undivided profits, less ex-	
Overdrafts unsecured.....	13.66	penses and taxes paid.....	8,662.68
United States bonds.....	16,400.00	Dividends unpaid.....	1,800.00
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	5,516.10	ing .....	2,497.45
Banking house, furniture		Individual deposits subject	
and fixtures.....	4,000.00	to check.....	78,612.71
Due from banks and bank-		Time certificates of deposit	52,304.04
ers (other than above)....	21,713.34		
Gold coin.....	611.50		
Silver, nickel and copper			
coin .....	649.20		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	3,137.00		
Total.....	\$ 163,876.88	Total.....	\$ 163,876.88



# Bank of Slidell

Located at Slidell,

Parish of St. Tammany,

Opened for Business December, 1905.

## OFFICERS.

F. SALMEN, President.

C. A. EVERITT, Asst. Cashier.

T. J. HAND, Vice-President.

T. J. EDDINS, Asst. Cashier.

DIRECTORS—F. Salmen, T. J. Hand, E. F. Hailey, C. A. Everett, Jno. Peterson, E. J. Domergue, W. J. Cousin, E. P. Roberts, A. D. Crawford.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 92,518.46	Capital stock paid in.....	\$ 30,000.00
Loans secured by mortgage.....	30,462.78	Surplus .....	20,000.00
Other loans and discounts..	198,258.91	Undivided profits, less ex-	
Overdrafts unsecured.....	522.73	penses and taxes paid.....	4,533.26
United States bonds.....	25,702.00	Dividends unpaid.....	945.00
Louisiana State bonds.....	1,000.00	Certified checks.....	65.50
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	1,375.00	ing .....	2,425.85
Banking house, furniture		Individual deposits subject	
and fixtures.....	13,500.00	to check.....	339,175.38
Cash items.....	109.49	Individual savings deposits	110,417.74
Due from banks and bank-		Time certificates of deposit	16,880.55
ers (other than above)....	133,341.27	Reserved for interest and	
Gold coin.....	1,705.00	taxes .....	150.00
Gold certificates.....	500.00		
Silver, nickel and copper			
coin .....	1,258.64		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	24,039.00		
Suspense account.....	300.00		
Total.....	\$ 524,593.28	Total.....	\$ 524,593.28

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 98,146.82	Capital stock paid in.....	\$ 30,000.00
Loans secured by mortgage.....	41,326.04	Surplus .....	20,000.00
Other loans and discounts..	213,604.95	Undivided profits, less ex-	
Overdrafts secured.....	1,500.00	penses and taxes paid.....	10,084.96
Overdrafts unsecured.....	451.44	Dividends unpaid.....	978.00
United States bonds.....	23,950.00	Cashiers' checks outstand-	
Louisiana State bonds.....	1,000.00	ing .....	3,255.69
Other bonds, stocks, securi-		Individual deposits subject	
ties, etc.....	1,675.00	to check.....	220,811.88
Banking house, furniture		Individual savings deposits	118,155.90
and fixtures.....	13,750.00	Time certificates of deposit	17,882.90
Cash items.....	566.45	Bills payable.....	30,000.00
Due from banks and bank-		Reserved for interest and	
ers (other than above)....	39,581.54	taxes .....	621.47
Checks on other banks.....	1,056.08		
Gold coin.....	2,117.50		
Gold certificates.....	220.00		
Silver, nickel and copper			
coin .....	950.98		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	11,894.00		
Total.....	\$ 451,790.80	Total.....	\$ 451,790.80

**Bank of Springhill**

Located at Springhill.

Parish of Webster.

Opened for Business January 19th, 1917.

**OFFICERS.**

J. F. GILES, President.

E. N. PAYNE, Vice-President.

R. A. SMITH, Cashier.

D. G. TYLER, Asst. Cashier.

DIRECTORS—J. F. Giles, R. L. Ensey, E. N. Payne, M. T. Browning, D. G. Tyler, R. A. Smith.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Loans secured by mortgage..\$	50,000.00	Capital stock paid in.....\$	15,000.00
Other loans and discounts..	52,196.82	Surplus .....	3,000.00
Other bonds, stocks, securities, etc.....	250.00	Undivided profits, less expenses and taxes paid.....	6,400.00
Banking house, furniture and fixtures.....	2,463.47	Unearned discount.....	1,449.47
Cash items.....	226.03	Cashiers' checks outstanding .....	1,217.53
Due from banks and bankers (other than above)....	21,664.56	Individual deposits subject to check.....	69,305.88
Gold coin.....	242.50	Trust funds on deposit.....	5,000.00
Gold certificates.....	50.00	Time certificates of deposit	16,407.46
Silver, nickel and copper coin .....	431.96	Bills payable.....	15,000.00
National bank notes and all issues U. S. Government (Except Gold Cert.).....	5,255.00		
<b>Total.....</b>	<b>\$ 132,780.34</b>	<b>Total.....</b>	<b>\$ 132,780.34</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Loans secured by mortgage..\$	40,000.00	Capital stock paid in.....\$	15,000.00
Other loans and discounts..	39,800.35	Surplus .....	4,000.00
Overdrafts secured.....	15.36	Undivided profits, less expenses and taxes paid.....	2,461.50
Federal International Banking Co.....	450.00	Unearned discount.....	2,500.00
Banking house, furniture and fixtures.....	2,948.47	Cashiers' checks outstanding .....	727.08
Due from banks and bankers (other than above)....	70,047.44	Individual deposits subject to check.....	110,025.48
Checks on other banks.....	469.10	Time certificates of deposit	21,179.97
Gold coin.....	532.50	Certificates of deposit for borrowed money.....	2,687.73
Gold certificates.....	50.00	Reserved for interest and taxes .....	500.00
Silver, nickel and copper coin .....	240.54		
National bank notes and all issues U. S. Government (Except Gold Cert.).....	4,528.00		
<b>Total.....</b>	<b>\$ 159,081.76</b>	<b>Total.....</b>	<b>\$ 159,081.76</b>

### Bank of Sunset & Trust Company

Located at Sunset,

Parish of St. Landry.

Opened for Business September 16th, 1906.

## OFFICERS.

FRANK DIMICK, President.

G. HORAIST, Vice-President.

W. J. BOUDREAU, Vice-President.

F. S. BARRY, Cashier.

J. A. CASTILLE, Ass. Cashier.

DIRECTORS—Frank Dimick, Lloyd Franques, A. T. Burleigh, R. A. Castille, O. A. Gardiner, M. D., Wm. Brinkhaus, G. Horaist, F. S. Barry, W. J. Boudreau.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Loans secured by mortgage..	21,701.64	Capital stock paid in.....\$	50,000.00
Other loans and discounts..	125,562.47	Undivided profits, less ex-	
Overdrafts unsecured.....	50.07	penses and taxes paid.....	3,431.81
United States bonds.....	48,068.75	Individual deposits subject	
Other bonds, stocks, securi-		to check.....	83,230.08
ties, etc.....	2,500.00	Time certificates of deposit	52,718.41
Banking house, furniture		Bills payable.....	47,000.00
and fixtures.....	8,597.83		
Cash items.....	28.70		
Due from banks and bank-			
ers (other than above)....	23,219.80		
Gold coin.....	342.50		
Silver, nickel and copper			
coin .....	3,397.54		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	2,911.00		
Total.....	\$ 236,380.30	Total.....	\$ 236,380.30

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....\$	200.00	Capital stock paid in.....\$	50,000.00
Loans secured by mortgage	15,326.70	Surplus .....	2,500.00
Other loans and discounts..	94,058.34	Undivided profits, less ex-	
United States bonds.....	20,004.25	penses and taxes paid.....	693.72
Other bonds, stocks, securi-		Dividends unpaid.....	2,000.00
ties, etc.....	2,500.00	Certified checks.....	22.10
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	8,000.00	ing .....	1.00
Cash items.....	7.53	Individual deposits subject	
Due from banks and bank-		to check.....	96,575.03
ers (other than above)....	56,727.02	Time certificates of deposit	51,448.57
Gold coin.....	390.00		
Silver, nickel and copper			
coin .....	1,016.58		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	5,010.00		
Total.....	\$ 203,240.42	Total.....	\$ 203,240.42

**Tallulah State Bank**

Located at Tallulah,

Parish of Madison.

Opened for Business September 18th, 1902.

**OFFICERS.**

J. T. McCLELLAN, President.

W. S. CRAIG, Cashier.

W. D. ZIEGLER, Vice-President.

MRS. M. M. LEWIS, Asst. Cashier.

**DIRECTORS**—A. E. Adams, G. W. Gaines, J. M. Johnson, T. P. Kell, J. T. McClellan, G. W. Patterson, Mrs. V. K. Scott, G. W. Sevier, J. B. Snyder, W. H. Ward, Geo. S. Yerger, W. D. Ziegler, W. S. Craig.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 22,256.99	Capital stock paid in.....	\$ 85,000.00
Loans secured by mortgage	96,762.62	Surplus .....	20,000.00
Other loans and discounts..	531,570.50	Undivided profits, less ex-	
Overdrafts secured.....	2,869.49	penses and taxes paid.....	9,011.68
Overdrafts unsecured.....	4,072.88	Cashiers' checks outstand-	
United States bonds.....	227,964.84	ing .....	10,776.84
Other bonds, stocks, securi-		Individual deposits subject	
ties, etc.....	1,500.00	to check.....	537,990.97
Banking house, furniture		Individual savings deposits	78,794.79
and fixtures.....	6,250.00	Time certificates of deposit	4,358.23
Cash items.....	214.63	Bills payable.....	146,000.00
Due from banks and bank-		Bonds borrowed.....	210,950.00
ers (other than above)....	176,800.70	Amount due to persons not	
Gold coin.....	847.50	included in foregoing.....	576.86
Silver, nickel and copper			
coin .....	3,915.44		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	26,797.00		
Suspense account.....	636.68		
<b>Total.....</b>	<b>\$1,102,459.27</b>	<b>Total.....</b>	<b>\$1,102,459.27</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 71,558.84	Capital stock paid in.....	\$ 85,000.00
Loans secured by mortgage	86,698.35	Surplus .....	20,000.00
Other loans and discounts..	333,955.49	Undivided profits, less ex-	
Overdrafts unsecured.....	2,323.07	penses and taxes paid.....	9,861.91
United States bonds.....	148,650.70	Trust funds on deposit.....	531,803.25
Other bonds, stocks, securi-		Individual savings deposits	62,922.73
ties, etc.....	2,850.00	Time certificates of deposit	3,977.43
Banking house, furniture		Bonds borrowed.....	125,800.00
and fixtures.....	6,230.00		
Cash items.....	800.47		
Due from banks and bank-			
ers (other than above)....	154,525.83		
Gold coin.....	710.00		
Silver, nickel and copper			
coin .....	2,958.68		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	28,047.00		
Suspense account.....	56.89		
<b>Total.....</b>	<b>\$ 839,365.32</b>	<b>Total.....</b>	<b>\$ 839,365.32</b>



# Bank of Lafourche

Located at Thibodaux,

Parish of Lafourche.

Opened for Business April 3rd, 1891.

Operates a Branch at Cut Off.

## OFFICERS.

HENRY RIVIERE, President.

THOMAS STARK, Vice-President.

K. J. BRAUD, Cashier.

P. F. LEGENDRE, Asst. Cashier.

DIRECTORS—A. J. Braud, James E. Keefe, O. J. Toups, Henry Riviere, Dr. Thos. Stark,

N. T. Bourg, A. J. Toups, Lubin Mire, K. J. Braud, W. H. Price, E. P. Lefort.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 55,100.00	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	125,067.20	Surplus .....	50,000.00
Other loans and discounts..	448,032.69	Undivided profits, less ex-	
Overdrafts unsecured.....	4,234.50	penses and taxes paid.....	60,563.90
United States bonds.....	142,032.32	Dividends unpaid.....	3.00
Louisiana State bonds.....	8,260.00	Individual deposits subject	
Other bonds, stocks, securi-		to check.....	853,109.42
ties, etc.....	13,265.00	Notes and bills rediscounted	50,000.00
Banking house, furniture			
and fixtures.....	48,652.72		
Other real estate owned.....	9,539.42		
Cash items.....	2,387.98		
Due from banks and bank-			
ers (other than above)....	157,492.48		
Checks on other banks.....	3,292.60		
Gold coin.....	1,434.00		
Silver, nickel and copper			
coin .....	8,554.41		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	36,331.00		
Total.....	\$1,063,676.32	Total.....	\$1,063,676.32

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	127,610.69	Capital stock paid in.....\$	50,000.00
Other loans and discounts..	363,680.42	Surplus .....	50,000.00
Overdrafts unsecured.....	736.01	Undivided profits, less ex-	
United States bonds.....	104,050.00	penses and taxes paid.....	68,733.51
Louisiana State bonds.....	8,260.00	Dividends unpaid.....	6.00
Other bonds, stocks, securi		Individual deposits subject	
ties, etc.....	16,915.00	to check.....	783,219.94
Banking house, furniture			
and fixtures.....	46,969.41		
Other real estate owned.....	6,039.42		
Due from banks and bank-			
ers (other than above)....	210,357.05		
Checks on other banks.....	8,421.12		
Gold coin.....	1,346.50		
Silver, nickel and copper			
coin .....	14,376.83		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	43,197.00		
Total.....	\$ 951,959.45	Total.....	\$ 951,959.45

**Citizens' Bank of Lafourche**

Located at Thibodaux,

Parish of Lafourche.

Opened for Business October, 1910.

**OFFICERS.**

E. N. ROTH, President.

P. R. PERCY, Vice-President.

J. W. LEPINE, Vice-President.

H. L. SIMS, Cashier.

P. P. DELAUNE, Asst. Cashier.

**DIRECTORS**—R. C. Seely, Edw. Badeaux, C. A. Badeaux, Leon Block, L. C. Roger, E. N. Roth,  
J. W. Lepine, P. R. Percy, E. A. Beauvais, Jos. Claudet, L. E. Caillouet, P. P. Delaune,  
W. E. Howell, O. J. Mire, H. L. Sims.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 17,320.79	Capital stock paid in.....	\$ 40,000.00
Loans secured by mortgage	40,550.00	Surplus .....	40,000.00
Other loans and discounts..	329,131.99	Undivided profits, less ex-	
Overdrafts unsecured.....	1,224.26	penses and taxes paid.....	12,387.23
United States bonds.....	90,300.00	Dividends unpaid.....	4,890.00
Other bonds, stocks, securi-		Certified checks.....	100.00
ties, etc.....	40,443.01	Individual deposits subject	
Banking house, furniture		to check.....	597,029.76
and fixtures.....	16,500.00	Time certificates of deposit	498.22
Cash items.....	360.18	Notes and bills rediscounted	10,000.00
Due from banks and bank-		Reserved for interest and	
ers (other than above)....	120,699.20	taxes .....	5,000.00
Checks for clearing house....	5,316.54		
Gold coin.....	1,062.50		
Gold certificates.....	30.00		
Silver, nickel and copper			
coin .....	7,896.74		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	39,070.00		
<b>Total.....</b>	<b>\$ 709,905.21</b>	<b>Total.....</b>	<b>\$ 709,905.21</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 19,355.79	Capital stock paid in.....	\$ 40,000.00
Loans secured by mortgage	21,210.00	Surplus .....	40,000.00
Other loans and discounts..	304,689.17	Undivided profits, less ex-	
Overdrafts unsecured.....	2,047.72	penses and taxes paid.....	15,095.82
United States bonds.....	90,300.00	Dividends unpaid.....	6,100.00
Other bonds, stocks, securi-		Certified checks.....	100.00
ties, etc.....	34,406.25	Individual deposits subject	
Banking house, furniture		to check.....	587,899.90
and fixtures.....	15,000.00	Time certificates of deposit	249.11
Cash items.....	364.00	Reserved for interest and	
Due from banks and bank-		taxes .....	4,500.00
ers (other than above)....	173,020.10		
Checks for clearing house....	5,506.59		
Gold coin.....	1,047.50		
Silver, nickel and copper			
coin .....	11,825.71		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	15,172.00		
<b>Total.....</b>	<b>\$ 693,944.83</b>	<b>Total.....</b>	<b>\$ 693,944.83</b>

# Bank of Thibodaux

Located at Thibodaux,

Parish of Lafourche.

Opened for Business April 3rd, 1891.

## OFFICERS.

E. G. ROBICHAUX, President.

C. P. SHAVER, Cashier.

O. E. PELTIER, Vice-President.

P. L. BRAUD, Asst. Cashier.

DIRECTORS—E. G. Robichaux, O. E. Peltier, C. P. Shaver, P. L. Braud, S. E. Peltier, Ernest Roger, Walter Morvant, Edgar Morvant, P. V. Morvant, J. V. H. Beary, Phil. A. Kerne.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 800.00	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage.....	39,470.00	Surplus .....	50,000.00
Other loans and discounts..	304,320.20	Undivided profits, less ex-	
Overdrafts unsecured.....	79.34	penses and taxes paid.....	7,232.24
United States bonds.....	33,650.00	Dividends unpaid.....	138.00
Other bonds, stocks, securi-		Certified checks.....	3.00
ties, etc.....	65,675.18	Cashiers' checks outstand-	
Banking house, furniture		ing .....	6.00
and fixtures.....	19,700.00	Individual deposits subject	
Cash items.....	6,813.38	to check.....	395,463.63
Due from banks and bank-		Demand certificates of de-	
ers (other than above)....	90,833.68	posit .....	338.26
Checks for clearing house....	10,533.17	Time certificates of deposit	8,361.10
Gold coin.....	10.00	Bills payable.....	27,500.00
Gold certificates.....	220.00	Notes and bills rediscounted	70,000.00
Silver, nickel and copper			
coin .....	5,391.28		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	31,546.00		
Total.....	\$ 609,042.23	Total.....	\$ 609,042.23

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	60,914.89	Capital stock paid in.....\$	50,000.00
Other loans and discounts..	231,597.36	Surplus .....	50,000.00
Overdrafts unsecured.....	708.31	Undivided profits, less ex-	
United States bonds.....	33,650.00	penses and taxes paid.....	5,087.40
Other bonds, stocks, securi-		Dividends unpaid.....	162.00
ties, etc.....	64,675.18	Certified checks.....	461.41
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	19,700.00	ing .....	.86
Other real estate owned....	3,567.58	Individual deposits subject	
Due from banks and bank-		to check.....	326,696.73
ers (other than above)....	81,112.94	Demand certificates of de-	
Checks on other banks.....	9,242.06	posit .....	338.26
Gold coin.....	10.00	Time certificates of deposit	9,129.01
Silver, nickel and copper		Bills payable.....	99,000.00
coin .....	4,634.16	Notes and bills rediscounted	14,500.00
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	36,288.00		
Suspense account.....	275.19		
Total.....	\$ 555,375.67	Total.....	\$ 555,375.67

**Vidalia Bank & Trust Company**

Located at Vidalia,

Parish of Concordia.

Opened for Business July 1st, 1903.

Operates a Branch at Ferriday.

**OFFICERS.****JOHN DALE**, President.**CHAS. MORITZ**, Vice-President.**F. FALKENHEINER**, Cashier.**MISS C. MURRAY**, Asst. Cashier.**DIRECTORS**—C. C. Campbell, E. P. Campbell, John Dale, Jr., D. B. Fleming, J. E. Ormsby, J. L. Roundtree, Dr. M. C. Reeves, H. B. Connor, W. G. Walton, Chas. Moritz.**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 71,891.10	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage.....	122,821.21	Surplus .....	12,500.00
Other loans and discounts..	143,903.34	Undivided profits, less ex-	
Overdrafts unsecured .....	1,589.17	penses and taxes paid.....	2,679.45
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	30,500.00	ing .....	12,371.67
Banking house, furniture		Individual deposits subject	
and fixtures.....	6,092.30	to check.....	397,830.46
Cash items.....	2,831.56	Time certificates of deposit	71,447.69
Due from banks and bank-		Bills payable.....	35,000.00
ers (other than above)....	183,783.26		
Gold coin.....	310.00		
Silver, nickel and copper			
coin .....	3,221.33		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	14,886.00		
<b>Total.....</b>	<b>\$ 581,829.27</b>	<b>Total.....</b>	<b>\$ 581,829.27</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 84,303.04	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage.....	96,860.06	Surplus .....	5,000.00
Other loans and discounts..	68,263.23	Undivided profits, less ex-	
Overdrafts secured.....	1,010.20	penses and taxes paid.....	4,766.98
Overdrafts unsecured.....	369.97	Cashiers' checks outstand-	
Other bonds, stocks, securi-		ing .....	5,825.76
ties, etc.....	14,500.00	Individual deposits subject	
Banking house, furniture		to check.....	318,192.64
and fixtures.....	12,167.30	Time certificates of deposit	56,572.57
Cash items.....	247.12	Bills payable.....	20,000.00
Due from banks and bank-			
ers (other than above)....	167,438.72		
Gold coin.....	972.50		
Silver, nickel and copper			
coin .....	2,402.81		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	11,823.00		
<b>Total.....</b>	<b>\$ 460,357.95</b>	<b>Total.....</b>	<b>\$ 460,357.95</b>



### Evangeline Bank & Trust Company

Located at Ville Platte, Parish of Evangeline.  
 Opened for Business December 30th, 1911.  
 Operates Branches at Mamou, Chatagnier and Pine Prairie.

#### OFFICERS.

R. L. DeROUEN, President. JESSE CAMPBELL, Vice-President.  
 J. S. GUILLORY, Vice-President. E. A. PLAUCHE, V. P. and Cashier.  
 D. I. GUILLORY, Vice-President. A. C. REED, Asst. Cashier.  
 DIRECTORS—G. Ardoin, A. Coreil, Jesse Campbell, R. L. DeRouen, J. S. Guillory, Jno. A. Haas,  
 W. D. Haas, A. M. Laffeur, L. Lazaro, Theogene Manuel, E. E. Ortego, E. A. Plauche,  
 M. J. Reddell, Acduel Veillon.

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 76,775.40	Capital stock paid in.....	\$ 75,000.00
Loans secured by mortgage	110,891.80	Surplus .....	37,500.00
Other loans and discounts..	665,393.59	Undivided profits, less ex-	
Overdrafts unsecured.....	3,421.30	penses and taxes paid.....	15,000.00
United States bonds.....	118,692.00	Unearned discount.....	637.02
Other bonds, stocks, securi-		Due to other banks and	
ties, etc.....	13,225.75	bankers .....	17,407.36
Banking house, furniture		Dividends unpaid.....	3,096.00
and fixtures.....	35,384.97	Cashiers' checks outstand-	
Cash items.....	2,105.83	ing .....	1,209.47
Checks on other banks.....	133.03	Individual deposits subject	
Due from banks and bank-		to check.....	304,476.35
ers (other than above)....	31,545.71	Individual savings deposits	150,862.11
Gold coin.....	9,877.50	Time certificates of deposit	118,557.08
Silver, nickel and copper		Certificates of deposit for	
coin .....	7,258.87	borrowed money.....	2,100.00
National bank notes and all		Bills payable.....	300,000.00
issues U. S. Government		Notes and bills rediscounted	20,000.00
(Except Gold Cert.).....	11,389.00	Reserved for interest and	
Customers' liability on let-		taxes .....	5,030.05
ters of credit and accept-		Bonds borrowed.....	44,700.00
ances .....	9,629.46	Amount due to persons not	
		included in foregoing.....	148.77
Total.....	\$1,095,724.21	Total.....	\$1,095,724.21

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 60,517.98	Capital stock paid in.....	\$ 75,000.00
Loans secured by mortgage	209,257.32	Surplus .....	37,500.00
Other loans and discounts..	324,447.90	Undivided profits, less ex-	
Overdrafts unsecured.....	3,026.38	penses and taxes paid.....	18,590.17
United States bonds.....	45,150.00	Unearned discount.....	10,894.38
Other bonds, stocks, securi-		Due to other banks and	
ties, etc.....	23,120.46	bankers .....	77,768.43
Banking house, furniture		Dividends unpaid.....	6,360.00
and fixtures.....	36,175.00	Cashiers' checks outstand-	
Other real estate owned.....	3,889.99	ing .....	4,271.60
Cash items.....	972.51	Individual deposits subject	
Due from banks and bank-		to check.....	461,065.08
ers (other than above)....	229,286.03	Individual savings deposits	150,013.90
Checks on other banks.....	320.49	Time certificates of deposit	99,542.88
Gold coin.....	10,237.00	Certificates of deposit for	
Silver, nickel and copper		borrowed money.....	1,105.05
coin .....	7,213.43	Reserved for interest and	
National bank notes and all		taxes .....	5,000.00
issues U. S. Government		Bonds borrowed.....	26,850.00
(Except Gold Cert.).....	20,347.00		
Total.....	\$ 973,961.49	Total.....	\$ 973,961.49

# Planters' Bank & Trust Company

Located at Ville Platte,

Parish of Evangeline.

Opened for Business July 20th, 1920.

## OFFICERS.

ADRASTE LAFLEUR, President.

E. L. THOMPSON, Cashier.

DR. Y. ARDOIN, Vice-President.

J. D. LAFLEUR, Asst. Cashier.

DIRECTORS—Adraсте Lafleur, U. Young, Dr. L. Vidrine, J. H. Dare, Rene Avileau, W. Manuel,

A. Manuel, R. B. Fontenot, Willis Fontenot, O. A. Rozas, Dr. Y. Ardoin, J. B. Gus Miller,

E. L. Thompson, J. E. Ortego, J. B. Guillory, J. C. Murray.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 4,371.52	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	10,933.92	Surplus.....	10,000.00
Other loans and discounts..	71,172.54	Unearned discount.....	237.20
Overdrafts unsecured.....	471.75	Certified checks.....	4.25
Other bonds, stocks, securities, etc.....	532.14	Individual deposits subject to check.....	56,393.43
Banking house, furniture and fixtures.....	10,063.34	Time certificates of deposit	28,000.00
Cash items.....	150.00	Certificates of deposit for borrowed money.....	1,000.00
Due from banks and bankers (other than above)....	53,202.12	Bills payable.....	12,500.00
Checks on other banks.....	67.05		
Gold coin.....	121.50		
Silver, nickel and copper coin .....	1,661.47		
National bank notes and all issues U. S. Government (Except Gold Cert.).....	5,068.00		
Suspense account.....	319.53		
Total.....	\$ 157,897.68	Total.....	\$ 157,897.68

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 4,367.35	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	11,459.48	Surplus.....	10,000.00
Other loans and discounts..	178,588.80	Cashiers' checks outstanding .....	50.00
Overdrafts unsecured.....	1,531.16	Individual deposits subject to check.....	72,806.01
Other bonds, stocks, securities, etc.....	532.14	Individual savings deposits	10,894.23
Banking house, furniture and fixtures.....	10,063.34	Time certificates of deposit	81,000.00
Due from banks and bankers (other than above)....	26,189.19	Certificates of deposit for borrowed money.....	3,226.25
Checks on other banks.....	206.61	Bills payable.....	12,500.00
Gold coin.....	281.00	Liability on letters of credit and acceptances.....	665.00
Silver, nickel and copper coin .....	2,177.24		
National bank notes and all issues U. S. Government (Except Gold Cert.).....	4,055.00		
Customers' liability on letters of credit and acceptances .....	669.43		
Suspense account.....	1,020.75		
Total.....	\$ 241,141.49	Total.....	\$ 241,141.49

**Bank of Vivian**

Located at Vivian,

Parish of Caddo.

Opened for Business April, 1911.

**OFFICERS.****T. F. HOLT**, President.**J. D. HOUSTON**, Cashier.**C. H. PARDUE**, Vice-President.**F. B. RIEVES**, Asst. Cashier.**DIRECTORS**—**T. F. Holt**, **C. H. Pardue**, **J. S. Jolley**, **J. D. Houston**, **F. B. Rieves**, **H. H. Huckaby**,  
**J. M. Teat**.**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Loans secured by mortgage..\$	112,098.42	Capital stock paid in.....\$	16,000.00
Other loans and discounts..	130,176.55	Surplus .....	20,000.00
United States bonds.....	15,700.00	Undivided profits, less ex-	
Other bonds, stocks, securi-		penses and taxes paid.....	31.27
ties, etc.....	40,000.00	Cashiers' checks outstand-	
Banking house, furniture		ing .....	1,206.44
and fixtures.....	7,000.00	Individual deposits subject	
Due from banks and bank-		to check.....	252,880.55
ers (other than above)....	119,474.47	Time certificates of deposit	148,974.94
Checks on other banks.....	282.63		
Gold coin.....	1,637.50		
Silver, nickel and copper			
coin .....	2,051.63		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	10,672.00		
<b>Total.....</b>	<b>\$ 439,093.20</b>	<b>Total.....</b>	<b>\$ 439,093.20</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Loans secured by mortgage..\$	106,681.56	Capital stock paid in.....\$	16,000.00
Other loans and discounts..	145,269.19	Surplus .....	24,000.00
Banking house, furniture		Undivided profits, less ex-	
and fixtures.....	6,800.00	penses and taxes paid.....	27.12
Other real estate owned.....	1,932.48	Cashiers' checks outstand-	
Due from banks and bank-		ing .....	1,889.88
ers (other than above)....	60,495.76	Individual deposits subject	
Gold coin.....	1,677.50	to check.....	164,632.90
Silver, nickel and copper		Time certificates of deposit	126,173.89
coin .....	1,131.30		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	8,736.00		
<b>Total.....</b>	<b>\$ 332,723.79</b>	<b>Total.....</b>	<b>\$ 332,723.79</b>



### Vivian State Bank

Located at Vivian,

Opened for Business October 11th, 1906.

Parish of Caddo.\*

## OFFICERS.

W. P. STILES, President.

W. B. PARKER, Vice-President.

H. J. BUSSA, Asst. Cashier.

A. M. SOLLEY, Vice-President.

J. A. CALDWELL, Cashier.

DIRECTORS—W. P. Stiles, W. B. Parker, A. M. Solley, O. L. Hickman, J. A. Gibson, J. A. Caldwell, W. T. Caldwell.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 18,500.00	Capital stock paid in.....	\$ 30,000.00
Loans secured by mortgage	86,420.09	Surplus .....	17,000.00
Other loans and discounts..	340,727.23	Undivided profits, less ex-	
Overdrafts secured.....	7,300.00	penses and taxes paid.....	546.49
Overdrafts unsecured.....	46.88	Certified checks.....	1,010.75
United States bonds.....	55,850.00	Cashiers' checks outstand-	
Other bonds, stocks, securi-		ing .....	10,880.68
ties, etc.....	22,089.75	Individual deposits subject	
Banking house, furniture		to check.....	409,709.93
and fixtures.....	11,741.59	Individual savings deposits	185,719.40
Due from banks and bank-		Time certificates of deposit	97,901.90
ers (other than above)....	188,723.83		
Checks on other banks.....	4,589.80		
Gold coin.....	2,762.50		
Silver, nickel and copper			
coin .....	2,972.48		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	11,045.00		
Total.....	\$ 752,769.15	Total.....	\$ 752,769.15

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 14,000.00	Capital stock paid in.....	\$ 30,000.00
Loans secured by mortgage	133,017.29	Surplus .....	19,000.00
Other loans and discounts..	250,535.99	Undivided profits, less ex-	
Overdrafts secured.....	1,242.40	penses and taxes paid.....	1,603.96
Overdrafts unsecured.....	89.54	Cashiers' checks outstand-	
United States bonds.....	49,839.75	ing .....	2,150.07
Other bonds, stocks, securi-		Individual deposits subject	
ties, etc.....	19,000.00	to check.....	241,814.19
Banking house, furniture		Individual savings deposits	203,173.27
and fixtures.....	11,154.54	Time certificates of deposit	68,156.50
Cash items.....	344.65		
Due from banks and bank-			
ers (other than above)....	72,297.49		
Gold coin.....	2,760.00		
Silver, nickel and copper			
coin .....	1,587.34		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	10,029.00		
Total.....	\$ 565,897.99	Total.....	\$ 565,897.99

**Washington State Bank**

Located at Washington,

Parish of St. Landry.

Opened for Business April 11th, 1893.

**OFFICERS.****LEON WOLFF**, President.**J. G. CARRIERE**, Cashier.**JACOB PLONSKY**, Vice-President.**DIRECTORS**—Leon Wolff, Jacob Plonsky, Jas. T. Mary, Max Klaus, J. G. Carriere.**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

<b>RESOURCES</b>		<b>LIABILITIES</b>	
Demand loans.....	\$ 69,125.20	Capital stock paid in.....	\$ 44,300.00
Loans secured by mortgage	73,699.24	Surplus .....	10,000.00
Other loans and discounts..	25,012.72	Undivided profits, less ex-	
Overdrafts unsecured.....	111.89	penses and taxes paid.....	12,156.02
United States bonds.....	33,150.00	Unearned discount.....	571.39
Banking house, furniture		Certified checks.....	100.00
and fixtures.....	3,985.00	Individual deposits subject	
Cash items.....	801.57	to check.....	100,505.93
Due from banks and bank-		Demand certificates of de-	
ers (other than above)....	45,898.84	posit .....	865.00
Gold coin.....	185.00	Time certificates of deposit	81,793.45
Silver, nickel and copper		Bills payable.....	20,000.00
coin .....	3,412.33		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	14,910.00		
<b>Total.....</b>	<b>\$ 270,291.79</b>	<b>Total.....</b>	<b>\$ 270,291.79</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

<b>RESOURCES</b>		<b>LIABILITIES</b>	
Demand loans.....	\$ 59,414.51	Capital stock paid in.....	\$ 44,300.00
Loans secured by mortgage	82,920.05	Surplus .....	10,000.00
Other loans and discounts..	38,979.27	Undivided profits, less ex-	
Overdrafts unsecured.....	376.10	penses and taxes paid.....	15,972.14
United States bonds.....	33,200.00	Unearned discount.....	2,121.36
Banking house, furniture		Certified checks.....	100.00
and fixtures.....	4,132.50	Individual deposits subject	
Due from banks and bank-		to check.....	123,185.83
ers (other than above)....	52,541.83	Demand certificates of de-	
Checks on other banks.....	84.50	posit .....	715.00
Gold coin.....	290.00	Time certificates of deposit	81,507.84
Silver, nickel and copper			
coin .....	1,576.41		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	4,387.00		
<b>Total.....</b>	<b>\$ 277,902.17</b>	<b>Total.....</b>	<b>\$ 277,902.17</b>

### Bank of Waterproof

Located at Waterproof,

Parish of Tensas.

Opened for Business October 1st, 1904.

## OFFICERS.

N. B. HUNTER, President.

W. D. A. GORTON, Vice-President.

L. BUCKMAR, JR., Cashier.

DIRECTORS—M. Kullman, H. M. Marks, G. C. Goldman, N. B. Hunter, W. D. A. Gorton,  
L. B. Hunter.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 35,663.73	Capital stock paid in.....	\$ 25,000.00
Loans secured by mortgage	46,600.89	Cashiers' checks outstand-	
Other loans and discounts..	41,152.15	ing .....	6,002.48
Overdrafts unsecured.....	5,622.35	Individual deposits subject	
United States bonds.....	1,700.00	to check.....	89,863.74
Other bonds, stocks, securi-		Time certificates of deposit	8,224.50
ties, etc.....	5,000.00	Bills payable.....	50,000.00
Banking house, furniture			
and fixtures.....	4,458.78		
Due from banks and bank-			
ers (other than above)....	24,784.75		
Gold coin.....	187.50		
Silver, nickel and copper			
coin .....	3,206.57		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	10,714.00		
Total.....	\$ 179,090.72	Total.....	\$ 179,090.72

**West Monroe State Bank**

Located at West Monroe, Parish of Ouachita.  
 Opened for Business June 10th, 1907.

**OFFICERS.**

W. R. MITCHELL, President. E. G. CALVERT, Vice-President.  
 L. B. NEWSOM, Vice-President. E. G. THATCHER, Cashier.  
 DIRECTORS—R. P. Benson, Jr., E. G. Calvert, E. D. Cason, W. L. Mitchell, W. R. Mitchell,  
 L. B. Newsom, F. G. Thatcher, J. W. Wheelis.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	75,210.82	Capital stock paid in.....\$	25,000.00
Other loans and discounts..	163,529.33	Surplus .....	5,000.00
Overdrafts unsecured.....	34,716.30	Undivided profits, less ex-	
United States bonds.....	7,400.00	penses and taxes paid.....	16,887.90
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	53.36	ing .....	2,018.08
Banking house, furniture		Individual deposits subject	
and fixtures.....	25,043.92	to check.....	205,066.92
Other real estate owned.....	160.00	Demand certificates of de-	
Cash items.....	936.73	posit .....	1,726.26
Due from banks and bank-		Time certificates of deposit	65,813.08
ers (other than above)....	17,109.14	Bills payable.....	15,000.00
Checks on other banks.....	8,308.06	Notes and bills rediscounted	16,777.92
Gold coin.....	1,055.00		
Gold certificates.....	2,500.00		
Silver, nickel and copper			
coin .....	4,409.30		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	12,858.00		
Total.....	\$ 353,290.16	Total.....	\$ 353,290.16

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Loans secured by mortgage.\$	90,350.15	Capital stock paid in.....\$	25,000.00
Other loans and discounts..	138,639.34	Surplus .....	5,000.00
Overdrafts unsecured.....	19,943.63	Undivided profits, less ex-	
United States bonds.....	7,400.00	penses and taxes paid.....	18,706.74
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	36.27	ing .....	1,159.01
Banking house, furniture		Individual deposits subject	
and fixtures.....	24,713.12	to check.....	192,804.15
Other real estate owned.....	160.00	Time certificates of deposit	66,159.28
Cash items.....	444.61	Bills payable.....	20,000.00
Due from banks and bank-			
ers (other than above)....	35,663.90		
Checks on other banks.....	3,344.89		
Gold coin.....	1,070.00		
Silver, nickel and copper			
coin .....	599.27		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	6,406.00		
Suspense account.....	58.00		
Total.....	\$ 328,829.18	Total.....	\$ 328,829.18



# Bank of White Castle

Located at White Castle,

Parish of Iberville.

Opened for Business January 10th, 1899.

## OFFICERS.

T. J. CLAY, President.

L. M. SONIAT, Vice-President.

DIRECTORS—Thos. J. Clay, Geo. R. Murrell, Dr. A. A. Allain, A. Daigle, Louis Herbert, S. M. Levy,

L. M. Soniat.

F. S. BROWN, Cashier.

M. J. BABIN, Asst. Cashier.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 116,620.74	Capital stock paid in.....	\$ 30,000.00
Loans secured by mortgage	134,005.50	Surplus .....	30,000.00
Other loans and discounts..	228,580.63	Undivided profits, less ex-	
Overdrafts unsecured.....	490.43	penses and taxes paid.....	30,316.07
United States bonds.....	7,505.00	Dividends unpaid.....	25.00
Other bonds, stocks, securi-		Individual deposits subject	
ties, etc.....	12,972.89	to check.....	228,497.47
Banking house, furniture		Time certificates of deposit	160,090.58
and fixtures.....	4,900.00	Bills payable.....	85,600.00
Due from banks and bank-			
ers (other than above)....	41,038.49		
Gold coin.....	125.00		
Silver, nickel and copper			
coin .....	4,520.00		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	13,634.00		
Suspense account.....	136.44		
Total.....	\$ 564,529.12	Total.....	\$ 564,529.12

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 12,678.68	Capital stock paid in.....	\$ 30,000.00
Loans secured by mortgage	251,833.14	Surplus .....	30,000.00
Other loans and discounts..	158,706.63	Undivided profits, less ex-	
Overdrafts secured.....	740.82	penses and taxes paid.....	15,758.11
Overdrafts unsecured.....	746.38	Dividends unpaid.....	25.00
United States bonds.....	2,975.00	Individual deposits subject	
Other bonds, stocks, securi-		to check.....	160,774.43
ties, etc.....	2,017.55	Time certificates of deposit	109,309.49
Banking house, furniture		Bills payable.....	117,625.15
and fixtures.....	4,900.00	Notes and bills rediscounted	10,000.00
Due from banks and bank-			
ers (other than above)....	20,808.67		
Checks on other banks.....	60.00		
Gold coin.....	107.50		
Silver, nickel and copper			
coin .....	3,874.06		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	13,721.00		
Suspense account.....	322.75		
Total.....	\$ 473,492.18	Total.....	\$ 473,492.18

**Merchants' & Planters' Bank**

Located at White Castle,

Parish of Iberville.

Opened for Business September 23rd, 1920.

**OFFICERS.****JOHN STONE WARE**, President.**P. L. VIALLO**N, Cashier.**L. B. BABIN**, Vice-President.**JULES J. ARNOULT**, Asst. Cashier.**DIRECTORS**—John Stone Ware, Luke B. Babin, P. C. Lorio, Alcide Barbier, J. F. Bourgeois, A. Gotreaux, M. Falson, N. Folse.**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 40.00	Capital stock paid in.....	\$ 30,000.00
Other loans and discounts..	35,694.00	Surplus .....	6,000.00
Banking house, furniture and fixtures.....	12,313.75	Undivided profits, less ex- penses and taxes paid.....	100.85
Due from banks and bank- ers (other than above)....	30,222.76	Individual deposits subject to check.....	42,160.67
Gold certificates.....	160.00	Individual savings deposits	298.91
Silver, nickel and copper coin .....	2,325.92	Time certificates of deposit	12,990.00
National bank notes and all issues U. S. Government (Except Gold Cert.).....	10,794.00		
<b>Total.....</b>	<b>\$ 91,550.43</b>	<b>Total.....</b>	<b>\$ 91,550.43</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 1,015.25	Capital stock paid in.....	\$ 30,000.00
Loans secured by mortgage	17,289.14	Surplus .....	6,000.00
Other loans and discounts..	66,509.60	Undivided profits, less ex- penses and taxes paid.....	1,514.41
Overdrafts unsecured.....	176.12	Individual deposits subject to check.....	54,798.76
Banking house, furniture and fixtures.....	12,637.79	Individual savings deposits	1,227.42
Cash items.....	40.00	Time certificates of deposit	20,663.60
Due from banks and bank- ers (other than above)....	10,147.08		
Gold coin.....	25.00		
Silver, nickel and copper coin .....	2,307.21		
National bank notes and all issues U. S. Government (Except Gold Cert.).....	4,057.00		
<b>Total.....</b>	<b>\$ 114,204.19</b>	<b>Total.....</b>	<b>\$ 114,204.19</b>

### Bank of Winnfield

Located at Winnfield,

Opened for Business July 27th, 1908.

Parish of Winn.

#### OFFICERS.

B. W. BAILEY, President.

J. A. NUGENT, Cashier.

J. R. HEARD, Vice-President.

DIRECTORS—B. W. Bailey, G. P. Long, J. R. Heard, C. McGinty, J. M. Lagrone, A. T. Drewett,  
G. A. Payne, F. C. Wren, J. S. Hunt, W. M. Campbell, J. E. Carter.

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 14,255.39	Capital stock paid in.....	\$ 75,000.00
Loans secured by mortgage	89,823.35	Surplus .....	15,000.00
Other loans and discounts..	433,142.71	Undivided profits, less ex-	
Overdrafts secured.....	41,222.47	penses and taxes paid.....	22,951.27
Overdrafts unsecured.....	1,764.63	Due to other banks and	
Other bonds, stocks, securi-		bankers .....	6,709.02
ties, etc.....	2,811.76	Certified checks.....	85.00
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	13,200.00	ing .....	7,473.85
Other real estate owned.....	1,115.00	Individual deposits subject	
Cash items.....	982.14	to check.....	731,592.30
Due from banks and bank-		Individual savings deposits	6,624.30
ers (other than above)....	360,061.39	Time certificates of deposit	145,823.56
Checks on other banks.....	2,256.90	Amount due to persons not	
Gold coin.....	2,445.00	included in foregoing.....	102.36
Silver, nickel and copper			
coin .....	2,833.92		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	45,447.00		
Total.....	\$1,011,361.66	Total.....	\$1,011,361.66

#### STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 7,655.25	Capital stock paid in.....	\$ 75,000.00
Loans secured by mortgage	89,823.35	Surplus .....	15,000.00
Other loans and discounts..	431,415.49	Undivided profits, less ex-	
War Savings Stamps.....	64.31	penses and taxes paid.....	24,242.88
Other bonds, stocks, securi-		Due to other banks and	
ties, etc.....	1,108.95	bankers .....	1,438.20
Banking house, furniture		Certified checks.....	118.12
and fixtures.....	14,100.00	Cashiers' checks outstand-	
Other real estate owned.....	6,753.15	ing .....	9,605.04
Cash items.....	1,362.04	Individual deposits subject	
Due from banks and bank-		to check.....	579,189.40
ers (other than above)....	220,444.07	Individual savings deposits	9,751.54
Checks on other banks.....	2,664.53	Time certificates of deposit	100,380.87
Gold coin.....	3,197.50		
Silver, nickel and copper			
coin .....	1,216.41		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	34,921.00		
Total.....	\$ 814,726.05	Total.....	\$ 814,726.05

**Franklin State Bank & Trust Company**

Located at Winnsboro,

Parish of Franklin.

Opened for Business July 27th, 1908.

Operates at Wisner and Baskin.

**OFFICERS.**

T. B. GILBERT, SR., President.

E. D. WALTER, Vice-President.

L. LOWENTRIT, Vice-President.

N. L. HOWER, Cashier.

J. W. WOMBLE, JR., Asst. Cashier.

**DIRECTORS**—T. B. Gilbert, Sr., L. Lowentritt, E. D. Walter, N. L. Hower, B. A. Hobgood,  
 E. L. Lewis, T. B. Gilbert, Jr., N. H. Bone, W. E. Roach, W. B. Grayson, Sr., H. H. Buie,  
 T. V. Berry, W. J. Sherrouse, Jr., F. N. Scott, T. E. Drexler.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 7,000.00	Capital stock paid in.....	\$ 100,000.00
Loans secured by mortgage	200,173.67	Surplus .....	20,000.00
Other loans and discounts..	209,821.79	Undivided profits, less ex-	
United States bonds.....	24,000.00	penses and taxes paid.....	6,568.49
Other bonds, stocks, securi-		Due to other banks and	
ties, etc.....	21,874.88	bankers .....	236.81
Banking house, furniture		Dividends unpaid.....	6,040.00
and fixtures.....	20,972.95	Certified checks.....	104.90
Cash items.....	1,179.04	Cashiers' checks outstand-	
Due from banks and bank-		ing .....	9,508.23
ers (other than above)....	132,729.30	Individual deposits subject	
Checks for clearing house....	175.75	to check.....	381,561.20
Gold coin.....	810.00	Individual savings deposits	15,352.60
Silver, nickel and copper		Time certificates of deposit	104,227.79
coin .....	3,546.35	Reserved for interest and	
National bank notes and all		taxes .....	3,288.48
issues U. S. Government		Amount due to persons not	
(Except Gold Cert.).....	24,618.00	included in foregoing.....	13.23
<b>Total.....</b>	<b>\$ 646,901.73</b>	<b>Total.....</b>	<b>\$ 646,901.73</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 10,015.00	Capital stock paid in.....	\$ 100,000.00
Loans secured by mortgage	170,468.32	Surplus .....	20,000.00
Other loans and discounts..	198,250.80	Undivided profits, less ex-	
Overdrafts unsecured.....	18.28	penses and taxes paid.....	3,975.32
United States bonds.....	41,546.31	Dividends unpaid.....	9,610.00
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	19,124.66	ing .....	5,370.24
Banking house, furniture		Individual deposits subject	
and fixtures.....	21,085.58	to check.....	369,510.83
Other real estate owned.....	3,513.63	Individual savings deposits	14,143.82
Cash items.....	186.58	Time certificates of deposit	74,711.34
Due from banks and bank-		Reserved for interest and	
ers (other than above)....	108,380.56	taxes .....	606.18
Checks for clearing house....	288.07		
Gold coin.....	997.50		
Silver, nickel and copper			
coin .....	3,062.44		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	20,990.00		
<b>Total.....</b>	<b>\$ 597,927.73</b>	<b>Total.....</b>	<b>\$ 597,927.73</b>



**Winnsboro State Bank & Trust Company**

Located at Winnsboro,

Parish of Franklin.

Opened for Business September 1st, 1902.

**OFFICERS.**

B. S. LANDIS, President.

C. L. SNYDER, Vice-President.

W. F. PRICKETT, Cashier.

DIRECTORS—R. M. Ward, R. M. Baskin, A. A. Bush, C. L. Snyder, W. M. Snyder, Carl Shipp, B. S. Landis, E. M. Campbell, T. J. Matthews.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 23,597.10	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	221,325.60	Surplus .....	15,000.00
Other loans and discounts..	161,261.74	Undivided profits, less ex-	
United States bonds.....	27,550.00	penses and taxes paid.....	4,094.54
Other bonds, stocks, securi-		Dividends unpaid.....	838.00
ties, etc.....	10,396.74	Cashiers' checks outstand-	
Banking house, furniture		ing .....	955.47
and fixtures.....	23,141.37	Individual deposits subject	
Other real estate owned.....	276.31	to check.....	395,886.64
Cash items.....	7,966.16	Individual savings deposits	9,052.87
Due from banks and bank-		Time certificates of deposit	57,528.05
ers (other than above)....	50,695.55	Certificates of deposit for	
Gold coin.....	674.00	borrowed money.....	5,000.00
Silver, nickel and copper			
coin .....	3,434.00		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	8,037.00		
<b>Total.....</b>	<b>\$ 538,355.57</b>	<b>Total.....</b>	<b>\$ 538,355.57</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.**

RESOURCES		LIABILITIES	
Demand loans.....	\$ 10,189.33	Capital stock paid in.....	\$ 50,000.00
Loans secured by mortgage	159,034.99	Surplus .....	15,000.00
Other loans and discounts..	134,101.94	Undivided profits, less ex-	
Overdrafts unsecured.....	825.82	penses and taxes paid.....	8,278.03
United States bonds.....	27,550.00	Dividends unpaid.....	928.00
Other bonds, stocks, securi-		Cashiers' checks outstand-	
ties, etc.....	12,466.74	ing .....	5,640.21
Banking house, furniture		Individual deposits subject	
and fixtures.....	22,004.22	to check.....	410,944.06
Other real estate owned.....	7,869.73	Individual savings deposits	47,917.91
Cash items.....	2,505.56	Time certificates of deposit	36,106.66
Due from banks and bank-		Amount due to persons not	
ers (other than above)....	168,746.85	included in foregoing.....	204.75
Checks for clearing house..	5,388.65		
Gold coin.....	979.00		
Silver, nickel and copper			
coin .....	5,097.82		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	18,259.00		
<b>Total.....</b>	<b>\$ 575,019.62</b>	<b>Total.....</b>	<b>\$ 575,019.62</b>

**Bank of Zachary**

Located at Zachary,

Parish of East Baton Rouge.

Opened for Business July 3rd, 1904.

**OFFICERS.****HERMAN FIELDS**, President.**B. H. ANDREWS**, Cashier.**DIRECTORS**—Joe Gottlieb, W. C. Whitaker, A. de Bretton, Morris Reinberg, A. C. Mills,

T. L. Mills, Herman Fields.

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.****RESOURCES**

Demand loans.....	\$ 8,293.47
Loans secured by mortgage	68,343.52
Other loans and discounts..	48,373.98
United States bonds.....	7,033.49
Banking house, furniture and fixtures.....	3,000.00
Cash items.....	311.95
Due from banks and bank- ers (other than above)....	26,995.85
Gold coin.....	80.00
Silver, nickel and copper coin .....	1,501.47
National bank notes and all issues U. S. Government (Except Gold Cert.).....	4,718.00
Suspense account.....	77.50
<b>Total.....</b>	<b>\$ 168,729.23</b>

**LIABILITIES**

Capital stock paid in.....	\$ 25,000.00
Surplus .....	15,000.00
Undivided profits, less ex- penses and taxes paid.....	3,731.86
Dividends unpaid.....	1,518.00
Individual deposits subject to check.....	101,268.91
Time certificates of deposit	22,210.46
<b>Total.....</b>	<b>\$ 168,729.23</b>

**STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.****RESOURCES**

Demand loans.....	\$ 570.00
Loans secured by mortgage	64,245.88
Other loans and discounts..	43,476.85
United States bonds.....	7,033.49
Banking house, furniture and fixtures.....	3,000.00
Due from banks and bank- ers (other than above)....	32,403.00
Gold coin.....	70.00
Silver, nickel and copper coin .....	1,473.61
National bank notes and all issues U. S. Government (Except Gold Cert.).....	3,087.00
Suspense account.....	10.00
<b>Total.....</b>	<b>\$ 155,369.83</b>

**LIABILITIES**

Capital stock paid in.....	\$ 25,000.00
Surplus .....	15,000.00
Undivided profits, less ex- penses and taxes paid.....	5,621.48
Dividends unpaid.....	1,611.00
Certified checks.....	100.00
Individual deposits subject to check.....	85,191.11
Time certificates of deposit	22,846.24
<b>Total.....</b>	<b>\$ 155,369.83</b>

# Bank of Zwolle

Located at Zwolle,

Parish of Sabine.

Opened for Business July 21st, 1906.

## OFFICERS.

J. P. TOWERY, President.

S. H. PORTER, Vice-President.

W. H. PEARSON, Vice-President.

R. L. GAY, Cashier.

H. J. MITCHELL, Asst. Cashier.

DIRECTORS—J. P. Towery, W. H. Pearson, S. H. Porter, R. L. Gay, A. C. Haley, S. T. Laroux, H. J. Mitchell.

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1920.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 5,661.11	Capital stock paid in.....	\$ 12,500.00
Loans secured by mortgage	82,408.12	Surplus .....	6,250.00
Other loans and discounts..	101,414.19	Undivided profits, less ex-	
Overdrafts unsecured.....	4,579.08	penses and taxes paid.....	3,187.18
United States bonds.....	4,787.80	Dividends unpaid.....	1,040.00
Banking house, furniture		Cashiers' checks outstand-	
and fixtures.....	6,041.59	ing .....	1,288.95
Other real estate owned.....	1,893.40	Individual deposits subject	
Cash items.....	411.18	to check.....	119,089.84
Due from banks and bank-		Time certificates of deposit	46,947.93
ers (other than above)....	24,961.12	Bills payable.....	50,000.00
Gold coin.....	822.50	Notes and bills rediscounted	4,590.00
Gold certificates.....	390.00		
Silver, nickel and copper			
coin .....	595.80		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	10,847.00		
Suspense account.....	81.00		
Total.....	\$ 244,893.89	Total.....	\$ 244,893.89

## STATEMENT AT THE CLOSE OF BUSINESS DECEMBER 31st, 1921.

RESOURCES		LIABILITIES	
Demand loans.....	\$ 3,994.50	Capital stock paid in.....	\$ 12,500.00
Loans secured by mortgage	65,363.02	Surplus .....	6,250.00
Other loans and discounts..	96,429.20	Dividends unpaid.....	2,200.00
Overdrafts unsecured.....	2,913.50	Cashiers' checks outstand-	
United States bonds.....	2,311.25	ing .....	1,862.69
Banking house, furniture		Individual deposits subject	
and fixtures.....	6,041.59	to check.....	93,895.79
Other real estate owned.....	1,893.40	Time certificates of deposit	42,509.08
Cash items.....	436.33	Bills payable.....	53,500.00
Due from banks and bank-		Notes and bills rediscounted	3,500.00
ers (other than above)....	28,488.84		
Checks on other banks.....	114.00		
Gold coin.....	1,402.50		
Gold certificates.....	340.00		
Silver, nickel and copper			
coin .....	985.32		
National bank notes and all			
issues U. S. Government			
(Except Gold Cert.).....	4,022.00		
Suspense account.....	1,482.11		
Total.....	\$ 216,217.56	Total.....	\$ 216,217.56

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PART II.

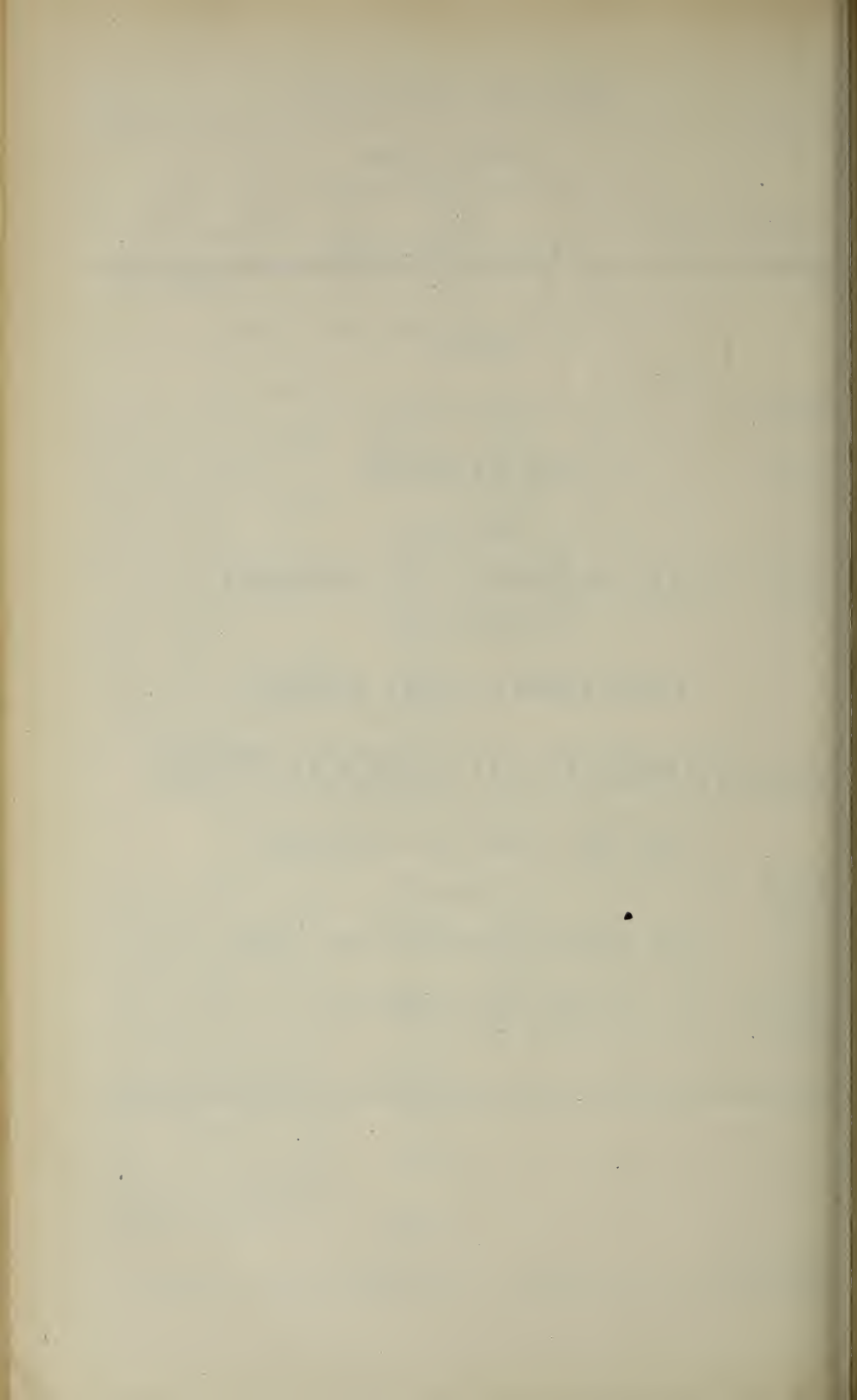
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REPORTS  
OF THE  
STATE BANKING DEPARTMENT  
RELATING TO THE  
BUILDING AND LOAN  
*or* HOMESTEAD ASSOCIATIONS  
OF THE STATE OF LOUISIANA  
—BY—  
L. E. THOMAS, *Examiner of State Banks*  
For the Years 1920-1921

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STATE BANKING DEPARTMENT,  
SHREVEPORT, LOUISIANA, May, 1922.

*To the Legislature of the State of Louisiana:*

In accordance with the provisions of Act 120 of 1902, I take pleasure in submitting for your consideration the Fourteenth Report of the State Banking Department, being that portion of the report concerning the organization and operation of the Building and Loan or Homestead Associations of Louisiana. It affords me a great deal of pleasure to be able to record the splendid growth and development of these institutions, not only since they were placed under the supervision of the State Banking Department in 1902, but also since the last Biennial Report was submitted. At the close of business on December 31st, 1919, the date of the last Biennial Report, the total resources of the building and loan associations amounted to the sum of \$34,514,-330.60, whereas on December 31st, 1921, the total resources amounted to the sum of \$55,911,961.93, showing an increase of \$21,397,631.33 for the period covered by this report. This is a splendid achievement by these institutions that are doing so much for the upbuilding of our State.

It is also a great pleasure to record the fact that notwithstanding we have had some failures in other lines of business and with some of our banking institutions, yet there has not occurred a single failure of a building and loan association in Louisiana during the past twenty years. This is a splendid testimonial of the conservative management of these institutions, demonstrating the fact that while they have loaned out millions of dollars of money for the building of homes in Louisiana, yet these home owners have manifested a willingness and ability to pay up their obligations so that our associations have experienced but little loss in their operations. We now have 69 associations in this State with gross assets aggregating \$55,911,961.93, practically all of which is invested in homes.

During the past two years the Examiners from this Department each year have visited and carefully examined the affairs of each association doing business in Louisiana. There is presented herewith a statement of the resources and liabilities of all the associations on December 31st, 1920, and December 31st, 1921. This statement will show that there has been a very marked improvement since the report of 1918-1919.

STATEMENT OF BUILDING AND LOAN ASSOCIATIONS  
FOR THE YEARS 1920 AND 1921.

	Statements at the close of business	Statements at the close of business
ASSETS—	Dec. 31st, 1920.	Dec. 31st, 1921.
Mortgage loans secured by vendor's privilege...	\$41,506,307.15	\$50,723,944.51
Loans secured by stock and otherwise.....	512,639.15	684,036.05
Loans unsecured .....	25,089.68	36,308.03
Stocks and bonds.....	754,288.25	655,546.69
Incomplete loans.....	1,006,834.74	1,057,861.22
Due from members on stock .....	37,191.25	37,788.72
Due by borrowers for in- terest .....	123,477.19	161,769.48
Due by borrowers for taxes and insurance advanced .....	34,587.49	39,104.75
Office building for use of Association.....	316,428.11	384,741.26
Furniture, fixtures and supplies .....	42,868.70	28,616.60
Real estate acquired by foreclosure and other- wise .....	118,962.40	53,012.43
Real estate held during process of transfer.....	347,451.03	405,195.84
Cash on hand and in bank .....	1,136,790.60	1,484,935.39
Sundry open accounts....	46,857.33	44,368.67
Assets other than above...	173,801.69	114,713.29
Total.....	\$46,183,574.76	\$55,911,961.93



## LIABILITIES—

Permanent stock .....	\$ 537,600.00	\$ 557,518.25
Surplus apportioned to permanent stock .....	25,814.77	5,511.77
Matured serial stock.....	11,390.00	35,600.00
Full paid stock.....	20,545,900.00	26,564,005.00
Dividends on full paid or matured stock.....	392,573.17	99,708.76
Installments and divi- dends on serial stock.....	5,037,329.87	6,982,296.71
Installments and divi- dends accrued on Day- ton stock .....	12,116,247.91	13,457,942.96
Dues advanced by mem- bers before due.....	60,998.83	16,605.40
Interest advanced by members before due.....	10,706.90	14,589.17
Premiums or bonus un- earned .....	87,898.23	97,135.15
Contingent loss and re- serve fund .....	844,228.10	1,040,849.35
Deposits and interest thereon .....	278,226.53	66,688.95
Borrowed money and in- terest .....	4,609,389.66	4,826,521.84
Liability under uncom- pleted loans .....	406,641.45	615,778.59
Liabilities other than above .....	94,573.59	110,089.78
Undivided profits .....	1,023,942.31	1,327,736.73
Sundry open accounts.....	100,123.34	93,383.52
Total.....	\$46,183,574.76	\$55,911,961.93

There were outstanding at the close of this report, December 31st, 1921, the following stocks: 5,341 Permanent shares, 345,-887 Full Paid shares, 424,730 Free Installment shares, and 1,969,-756 Pledged Installment shares.

All associations throughout the State have abandoned the system of charging a bonus in making loans and the interest in many of them has been reduced from 8% to 7%.

*New Associations.*

During the years 1920 and 1921 the following new associations have been organized: The Ouachita Building and Loan Association at Monroe, Louisiana, which was organized February 10th, 1920; the Audubon Homestead Association of New Orleans, Louisiana, which was organized on April 3rd, 1920; the Ascension Building and Loan Association, Donaldsonville, Louisiana, which was organized on July 26th, 1920; the Canal Savings Homestead Association of New Orleans, Louisiana, which was organized June 22nd, 1921; the Security Building and Loan Association of Baton Rouge, Louisiana, which was organized on August 23rd, 1921; the Peoples Building and Loan Association of Baton Rouge, Louisiana, which was organized September 19th, 1921; and the Home Building and Loan Association of Cedar Grove, Louisiana, which was organized on December 1st, 1921.

Of the above new associations organized, the Ouachita Building and Loan Association of West Monroe consolidated or was absorbed by the Peoples Building and Loan Association of Monroe, and the Mutual Building and Loan Association of Ruston, Louisiana, consolidated with the Ruston Building and Loan Association of Ruston, Louisiana.

Since January 1, 1922, two other Associations have been organized in New Orleans entitled the Italian Homestead Association, and the Co-operative Savings and Homestead Society.

*Foreign Building and Loan Associations.*

During the past two years many efforts have been made by foreign building and loan associations to do business in the State of Louisiana and some of them have surreptitiously sold stocks through the mails although none of them have ever employed an agent in this State to do business. There have been a number of organizations in the State of Texas proposing to do business and lend money at 3% in order to draw funds out of Louisiana into that State. These companies are seeking to do business upon the building and loan association plan and the fact that they are offering to loan money at 3% ought itself to be sufficient notice to the public to let them alone because no corporation can lend money at 3% and pay all the operating and overhead expenses and earn anything for its stockholders.

Most of these companies have been organized under the laws of Texas and I might mention the names of a few of them with

whom this office has had considerable correspondence as follows: United Home Builders of America of Dallas, Texas; Home Owners Loan Association of Houston, Texas; Great Western Loan and Building Association of Abilene, Texas; American Home Builders Association of Fort Worth, Texas; Southern Building Loan Association of Dallas, Texas; and the Liberty Savings and Investment Corporation of Dallas, Texas.

An examination of the plan of these associations shows that they propose to accept deposits or payments in by its members, but funds are to be loaned according to the date of the member joining the association so that whenever funds have accumulated to a sufficient amount to make a loan the party who desires the same can then make his application and if the security is satisfactory he may get the loan. I am persuaded that these organizations cannot survive because they cannot make any profits or earnings to justify their existence and they have but little funds behind them to begin business with. The domestic building and loan association is under the supervision of the State Banking Department and enjoys the confidence of the public, so I see no reason why our law should be changed in order to allow these foreign organizations to come into Louisiana, unless they comply with the present statutes for the protection of our citizens.

*Opinions of Attorney General.*

During the early part of the year 1921 the attention of the Department was specifically called to an advertisement of a building and loan association that it was receiving savings deposits. This question of the right of a building and loan association to receive such deposits was immediately taken up with the Attorney General, who rendered an opinion as follows:

"It appears from your statement and the advertising matter enclosed by you that the building and loan association is receiving money on deposit, on which it is paying interest. To that extent it is unlawfully conducting a banking business since the law prohibits any corporation other than an authorized banking corporation from engaging in the business of banking in any of its branches." (Signed) L. E. Hall, Assistant Attorney General.

Immediately on reception of this opinion the association was duly notified that it must discontinue such advertising matter, which it agreed to do.

2. In reviewing the reports of the various building and loan associations made at the end of the semi-annual term, it was ob-

served that quite a number of them were carrying a liability under the head of deposits. After the attorney general had rendered the opinion in regard to the right of a building and loan association to receive deposits, and concerning which opinion I do not think there is any doubt as to its correctness, the Department took up with the associations which showed a liability for deposits and requested of them information as to how these liabilities were represented. In response a large number of certificates of indebtedness, so called, was received which showed that certain associations were issuing obligations in which it fixed its own rate of interest, stated how the same should be payable, reserved the right of deferring payment sixty days from demand and the right to call in and retire the certificate, etc. All of these certificates were then duly submitted to the Attorney General for an opinion in regard to the same after he had carefully examined the exhibits presented. He then on March 23rd, 1921, rendered the following opinion:

“It appears from your statement and forms of certificates enclosed that the homestead associations named are receiving money and issuing therefor certificates of indebtedness payable on demand and bearing interest from date, unless demand should be made within fifteen days from date. They have authority under the law to borrow money for their uses but not to receive money on deposit. The receiving of money in the manner and under the circumstances indicated by the forms is in reality nothing more or less than a concealed transaction of deposits. You are advised accordingly.” (Signed) L. E. Hall, Assistant Attorney General.

On the receipt of this official opinion all of these associations were notified that they must discontinue the practice of issuing such certificates and confine their business entirely within the law passed for the government of building and loan or homestead associations. Each of them expressed a willingness to be governed by the opinion of the Attorney General although they seemed to doubt the correctness of his opinion. I would say in this connection that my own opinion is that the Attorney General was unquestionably correct. Some of these associations were issuing certificates for as small an amount as ten dollars and many of them for fifty dollars and one hundred dollars without any security and paying interest at five and six percent thereon. The distinguishing difference between a certificate for borrowed money and a certificate of deposit is governed largely by the



transaction itself. In all cases where a certificate is issued for borrowed money the borrower goes to the lender and requests a loan. The lender fixes the rate of interest that he expects to receive and the amount of collateral required to secure the same and they mutually agree upon the maturity of the paper, while in the case of a certificate of deposit the association holds itself out as willing and ready to receive any money that may be paid over to it and itself fixes the terms of payment, provides that no interest shall be paid within a definite time, that it shall have sixty days notice of withdrawal, and in fact establishes all of the conditions surrounding the reception of the money. This was the case with all the certificates exhibited, showing conclusively that it was a deposit and not a case of borrowed money. This matter may come up before the Legislature for its consideration.

3. In August, 1921, a new building and loan association was in process of organization in the City of Baton Rouge. On reading the charter I observed that it contained a stipulation that no stockholder owning full paid withdrawable stock or permanent stock should be permitted to vote at any meeting of the stockholders of the association. It occurred to me that this provision was illegal and in violation of the principle of mutuality that prevailed with all building and loan associations. This question was submitted to the Attorney General for an official ruling before the charter was approved. His opinion was as follows:

“You ask that I advise you as to whether such a discrimination against the share holders of full paid withdrawable stock and of permanent stock would be legal under the statute authorizing such associations. I have examined Act 120 of 1902 and Act 280 of 1916, amendatory thereof, and I find no provision that would authorize the association to enter into any stipulation which would authorize the exclusion of these share-holders in a full participation with its associate members in the affairs of the association, and in the absence of such statutory authorization the association should not embody this stipulation in its articles of incorporation. These corporations or associations are mutual in character and the obligations and rights of the share-holders are akin to those of partners in an ordinary co-partnership and the plan suggested of issuing preferential stock would be entirely foreign to the purposes of the statute authorizing the organization. A person to whom a valid and regular certificate of stock has been issued and whose stock has not been withdrawn or forfeited is a

stockholder and not a creditor. It would be against the nature of these associations to permit them to issue preferred stock and this would be exactly what would be accomplished in the present instance if the associates or incorporators were permitted to so classify the stock as to exclude the share-holders of a class from the management of the association and make them mere creditors and not associate members.

It is my opinion that a stockholder only becomes a creditor of the association at the maturity of his stock. It has been held in other jurisdictions that an association has no power to issue stock that will give the holders thereof a preference over other share-holders unless empowered to do so by law. See *Latimer vs. Equitable Loan* 81 Fed. 756; *Wilson vs. Parvin* 119 Fed. 652. For the reasons above stated I think that the article in the act of incorporation, which is intended to exclude share-holders of the stock above named from participating in the affairs of the association, should be stricken out." (Signed) A. V. Coco, Attorney General.

Acting on authority of this opinion I instructed the association that this clause must be abrogated from the charter. My information is that there are possibly some other associations that have a similar clause in their charter, which began business before the present Examiner assumed charge, and if so, such clauses are absolutely nugatory and every stockholder has a right to a vote in the management of the affairs of the association.

### *Loans to Officers*

An examination of the associations of this State has disclosed that there are a few associations that make very large loans to their officers or directors, which funds are not used for the construction of residences for themselves but for the purpose of erecting apartment houses or a number of tenement houses to rent. My judgment is that no association should be permitted to lend any money to its officers or directors, except for the construction of a home, the same as it would lend to other people and no officer or director has the right to use the funds of the association to an excessive amount.

It has also been noted that a few associations are inclined to borrow an enormous sum of money and to lend it out on commercial properties such as tenement houses with a store beneath, apartment houses, etc. My opinion is that no association should be permitted to lend any money except for the purpose of erect-

ing a home or paying off a mortgage on a home whenever the association itself has a bills payable account for borrowed money.

The building association, according to its original plan, was designed for the purpose of erecting homes for its members and is not expected to go into the mortgage and security business, which line of activity belongs to another class of corporations, and for this reason whenever an association owes anything for borrowed money its operations should be confined exclusively to home building and not taking on any speculative loans. These are the only two propositions that have impressed the Banking Department as needing an amendment to our present laws.

#### *Loan and Investment Companies.*

Since the report of 1918-1919 was made some of the Loan and Investment Companies of New Orleans have withdrawn from the State because their business would not stand the light of investigation, while other have ceased to infringe upon the building and loan association plan of business and are conducting their business so as not to violate Act 137 of 1918. We apprehend no further trouble with this class of corporations.

#### *Laws.*

Since the last biennial report of this Department the following acts have been passed affecting building and loan associations:

1. Act 29 of 1920 authorized building and loan and home-stead associations to purchase paving certificates issued by any city if domiciled in the parish wherein such city is situated.

2. Act 122 of 1920 was passed permitting associations whose charters were about to expire to continue business under a new charter the same as they had been doing heretofore. I doubt the wisdom of this act for the reason that it applies particularly to one association in this State that is not conducting its business on the mutual building and loan association plan. However, the law was passed and is now upon the statute book.

During the extra session of 1921 an effort was made to change the building and loan association laws in some particulars, but all such proposed legislation failed of enactment.

#### *Recommendations.*

As outlined in this report, I would make the following recommendations:

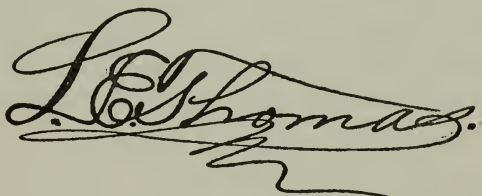
1. Act 120 of 1902 should be amended so as to provide that no association should be permitted to lend money to its own officers or directors except for the purpose of constructing a home or retiring a mortgage on a home.

2. The law should be further amended so that whenever a building and loan or homestead association owes any amount for borrowed money, it should not be permitted to make any loans on commercial property or upon apartment houses or upon any other property except for the purpose of erecting a home or liquidating a mortgage on the same.

*Conclusion.*

As stated at the beginning of this report, practically all of the associations are enjoying a splendid era of continued prosperity. In the main they have co-operated with this Department and there appears to be a unity of purpose among them all for a greater development and sphere of usefulness for the citizens of our State. This office desires to express its sincere thanks to the officers and employees of all the associations for their valuable assistance rendered during the examinations that have been made during this biennial term.

Respectfully submitted,

A handwritten signature in dark ink, reading "L. E. Thomas." The signature is written in a cursive style with a large, sweeping initial "L" and a long, horizontal flourish extending to the right.

Examiner of State Banks.



ADDRESS DELIVERED BY HON. L. E. THOMAS,  
EXAMINER OF STATE BANKS OF THE STATE  
OF LOUISIANA BEFORE THE UNITED  
STATES HOMESTEAD LEAGUE.

THE DEVELOPMENT OF THE BUILDING AND LOAN  
ASSOCIATIONS IN LOUISIANA AND THE  
SAFETY OF THEIR INVESTMENTS.

I desire to express my sincere thanks and deep appreciation of the honor conferred by the courteous invitation to address the representatives of your organization upon this occasion. It has been my pleasure to be associated with the work of the Building and Loan Associations of Louisiana for many years and, therefore, I am thoroughly familiar with what these splendid organizations have accomplished for the good of our State.

After having listened to so many excellent addresses on the various phases of your work I am very much afraid that some of you will feel towards us in Louisiana like the old country man did in regard to the State of New York when he read in the papers that a new law had been passed by which criminals should be electrocuted instead of being hung as they had been previously. On reading this item of news the old fellow turned to his good wife sitting across the fireside and said, "Mandy, I believe they are making big improvements in New York for they are now killing people by elocution." I hope you will not become so much wearied by the numerous addresses that you have listened to that you will become in danger of being "elocuted."

The splendid work that the Building and Loan Associations are doing throughout the country cannot be overestimated in its value to the common weal. The Building and Loan Associations are not making any great hurrah about their accomplishments and the public at large has only a vague and indefinite idea of the wonderful good they are doing. For that reason it is a great pleasure to say a few words, not only of encouragement to you who are doing so much to elevate the citizenship of our country, but also to let the people know what the State Banking Department thinks of the Building and Loan Associations and their work.

The Building Association has been defined to be "a co-operative society organized for the purpose of receiving the savings of its members in periodic installments and with a view to aiding

its members to procure homes by advancing them these accuulated savings in the form of loans payable in periodic installments and secured by mortgages on their homes." From this definition we can readily see that the genuine Building Association is purely a home-building institution and cannot safely drift far from this original bed-rock principle without ceasing to fulfill the function it was designed to exercise. The rise, progress, and successful maintenance of these institutions has been one of the financial and economic sensations of the past fifty years. No better economic plan has ever been devised to improve the conditions of the masses. Hundreds of thousands of people in the humble walks of life have been materially benefited by the system and it is now so firmly established in the public mind that nothing short of the grossest perversion of their basic principles or gross mismanagement of their affairs can impair their usefulness. In nearly every state in the Union these institutions are today under the supervision and subject to the inspection of some official of the State Government so that the interest of the public is duly safeguarded. All the national and foreign associations have generally been debarred from entering into competition with the local associations, so that the public can now afford to give to these home institutions that full measure of confidence to which they are entitled. In fact, modern business methods have generally been put into operation so that all nice "catch-traps" for your money can be easily detected. In fact, under the Blue Sky Commission of most of the states the public is protected to a large extent from buying worthless stocks.

The local associations have always been beneficial and trustworthy and as long as they abstain from taking on speculative loans and confine their operations purely to home building purposes there is no danger of failure. They should not operate in opposition to any savings institution, but are co-laborers with them in inducing the saving habit and the building of homes. They enlist the wage earner and the business man alike and serve as a means of securing a home for the former and a safe and reliable investment for the latter. They encourage thrift and enterprise, lead to building and improvement and in every way prove a benefit to any community.

Someone has facetiously said, "A man will not take up arms in defense of his boarding house." This may or may not be true, but we do know that the hearthstone is the cornerstone of civiliza-

tion. As one has well said, "It is the home that has metamorphosed the naked barbarian of the past centuries into that moral excellency which crowns the glory of the century in which we live."

The perpetuity of our civilization and our American ideals does not depend altogether upon our strong army or our powerful navy, but it does rest largely upon the home owners of this country. The poet has well said,

"Ill fares the land to hastening ills a prey,  
Where wealth accumulates and men decay,  
But an honest yeomanry, a country's pride,  
When once destroyed can never be supplied."

This honest yeomanry represents the country home owner, who is ready at all times to defend organized government and if need be step into the front ranks ready to sacrifice his life's blood for home and fireside. Even now the rural population where the people own their home is looked to at each election as the safety valve and safeguard of our liberties. The home life of our boys and girls is an index to the future life of the nation. Without devotion to home there can be no devotion to country. The home is the cradle of patriotism; it is the fountain of happiness not only to individuals but to nations as well; it is there that the tiniest bits of opinion sown in the minds of children afterwards issue forth to the world and become its public opinion. It is a well-known fact to students and writers upon social topics that in communities in which there are the greatest number of home owners, laws are better enforced and the government best upheld. Home owners stand for law and order and the highest type of citizenship.

Building associations are maintained as philanthropic institutions and their mission, as before stated, is to promote thrift and economy among a class of people hitherto neglected. It is the one corporation of which I have any knowledge, in which the man who pays the interest on his debt is permitted to receive back a large part of that interest in the form of dividends so that paradoxically he may be said to live on the interest of what he owes.

As Mr. Clarency has well said, "The peculiar charm of the purchase of a home through a building association is the fact that although the member borrows the money with which to buy his home he absolutely controls the situation." He can repay that loan either in part or as a whole and at any time he chooses or he

can permit it to go until the shares mature. He also, by virtue of residing in the home so purchased, becomes his own landlord and tenant, that is, he makes his monthly payments to the association, of which he is an integral part and in which he participates in all its profits. In a building association properly conducted there is but one single interest to serve, namely, the contributor. The contributor, the stockholder and borrower is always one and the same person. It is the only financial system in which the borrower has perfect confidence because by no other means can he produce results to be compared with those obtained through this medium. For this reason these institutions should be protected from all companies who would deceive the public by similar methods but yet are not under the supervision and control of any state official or department of government. On account of this implicit confidence which our working people place in them the name building association should mean exactly what the public believes them to be. I am glad to report that the State of Louisiana has passed all necessary legislation to protect the building associations of this State from any infringement upon their plan of doing business, which is essentially mutual, as it should be. We have no foreign associations doing business in Louisiana and all of these "get rich quick" home co-operative companies that gull the public and constitute an insidious factor in breaking down the confidence of the people in these serviceable institutions, have been eliminated.

Some years ago the public had very little confidence in the building association system in this State, but in recent years their growth has been nothing short of marvelous. In fact, the increase in the assets of the building associations for the year 1920 alone amounted to twice as much as their entire assets amounted to in the whole state twenty years ago. The growth of the building associations in this State I attribute largely to the fact that they have been under strict governmental supervision by the Bank Examiner. They are required to file a sworn report twice a year with him and are required to have their books duly audited by competent accountants and all pass books called in and balanced. They are likewise subject to an examination once a year by the Banking Department, which closely inspects all of their securities, the delinquency on their loans and any other matters deserving of criticism.



In tracing the growth of the associations in this State I think we can attribute it largely to the law that was passed, known as Act 120 of 1902, placing these institutions under the supervision of the Bank Examiner. Prior to that date these foreign associations were doing business in this State and would collect a few dollars from the citizens and then go into the hands of a receiver. The building associations were generally regarded as a "skin-game" proposition, whereby they fleeced the public out of sixteen to twenty per cent and did not give them a fair return on their money. I am glad to have had a part in framing the law in 1902.

The first report of the Building and Loan Associations made under that law showed that the total assets of the thirty-nine building and loan associations in this State amounted to only \$6,290,210.99, and at the close of business on December 31st, 1920, their report shows total assets \$46,183,574.76. I am submitting herewith a comparative statement showing the growth and development of the Building and Loan Associations in Louisiana from June 30th, 1903, to December 31st, 1920, and which I am sure will prove illuminating to the student of this important subject.

Comparative state report of some of the principal items composing the assets and liabilities of Building and Loan Associations on June 30th, 1903, and December 31st, 1920:

Items—	June 30, 1903.	Dec. 31, 1920
Total Assets.....	\$6,290,210.99	\$46,183,574.76
Mortgage Loans.....	5,091,490.17	41,506,307.15
Full Paid Stock.....	780,918.00	20,545,900.00
Installment Serial Stock.....	4,034,365.52	5,037,329.87
Installment Dayton Stock.....	653,185.81	12,116,247.91
Contingent Loss Fund.....	32,968.24	844,228.10
Borrowed money.....	139,414.63	4,609,389.66
INCREASE OF STOCKHOLDINGS.		
Full Paid Shares.....	10,083	273,908
Free Shares.....	70,611	304,860
Loan Shares.....	40,525	411,341
Total.....	121,219	990,109

From an examination of the above table you will observe that full paid stock has increased \$19,764,982.00 as there was only about \$780,918.00 of this class of stock outstanding in 1903. This shows that the investor has found his money brought him a

splendid return by allowing the building and loan association to use it and likewise he has not lost anything, but has materially contributed in the upbuilding of the commonwealth.

There are some other noteworthy figures upon which I would briefly comment and that is that the serial plan stock was almost entirely in use in this State in 1903, as on that date there was outstanding only \$653,185.81 of what is called Dayton stock. During the period covered by this address serial stock has only increased \$1,002,964.35, whereas Dayton stock has increased \$11,463,062.10. The public has discovered that the installment or Dayton stock is much fairer to the borrower than the serial plan and that he can withdraw his money without paying a heavy penalty on the same. I predict that in the next twenty years we will see no serial plan stock outstanding in this State.

I know also that the building associations have manifested a disposition to do everything possible to assist in the building of homes by borrowing all the funds they could reasonably expect. The bills payable only amounted to \$139,414.63 in 1903 and has grown to \$4,609,389.66. At the same time the building and loan associations have built up their contingent loss fund from \$32,968.24 to \$844,228.10. I would also note that the number of shares outstanding only amounted to 121,219 in the year 1903, and at the present time they amount to 990,109. I mention these facts in order to give you some conception of the tremendous growth and development of the building and loan association work in this State and which, as stated before, I attribute largely to the protection accorded to these institutions and a complete building-up of public confidence in their stability and usefulness. I believe that the annual meetings of the Louisiana Homestead League have done much to educate the public concerning the work that these institutions are doing in the State.

The investments of the building and loan associations are safeguarded as well as those of any corporation in Louisiana. The building and loan association is not allowed to receive deposits so as to come in competition with the banks, because our State has practically exempted them from taxation and for the further reason that their capital stock is subject to withdrawal. A building association is only allowed to invest in a certain character of business. They are permitted to buy government bonds and state bonds and certain other designated securities of a high order. They are permitted to buy paving certificates when they

have surplus funds in order to assist the community in building up the town in which the association may have a vital interest by reason of the large amount of loans it is carrying on homes therein situated. It is not allowed to make any loans to the outside public, but only to its own stockholders which it may make on its own stock as security and which are commonly called "stock loans."

The bulk of all the assets of every association in this State consists of mortgage loans generally upon the homes of its members. These loans are secured by a vendor's lien and special mortgage, which primes all other incumbrances and is a preference claim over the widow's dower or any other indebtedness. For this reason there is no necessity for any building association ever losing a single dollar unless they lend more than a piece of property is worth and which no sensible business man will do. They all have an appraisal committee which values the property and besides as soon as the loan is made the borrower begins to make his payments so that as the payment increases the risk embodied in the loan is lessened.

We have had no failures in the building associations of this State in many years and I see no reason why we should have any failure for many years to come. The associations are generally conducted by reliable men who have at heart a true conception of the principles on which the association is builded and I do not believe we have any other institutions in this State doing more for its growth and development than the various building and loan or homestead associations of Louisiana. These institutions do not pay any taxes on mortgage loans nor on their cash on hand or on deposit and for that reason they are almost tax exempt, the State having realized the tremendous amount of good these institutions were doing in the development of our cities and towns by erecting homes for its inhabitants.

The competition between the associations has resulted in the elimination of the bonus which was formerly charged and all loans are now down upon a sound business basis. I do not know what more I could say for your encouragement than to state that

the building and loan associations in Louisiana have increased their volume of business since they were first placed under the supervision of the Banking Department more than 650 per cent, while the population has only increased about 22 per cent. This but demonstrates that these institutions are firmly imbedded in the affections of the people and that their confidence in the stability of these organizations is unsurpassed and it affords me great pleasure to bear testimony of this fact to this intelligent organization of the home builders of America.



Official circulars issued by the State Banking Department during the years 1920-1921 other than the regular calls for statements of the condition of the Building and Loan Associations.

Shreveport, La., Sept. 6, 1921.

*To all Building and Loan or Homestead Associations in the State of Louisiana:*

*Gentlemen:*

This Department has just received an official opinion from Judge A. V. Coco, Attorney General, advising that all stock in building and loan associations, whether the same be current or installment stock or full paid withdrawable stock or permanent stock is purely mutual in so far as the rights of the stockholders are concerned under the law.

Some of the associations have made a provision that full paid and permanent stock shall not be permitted to vote at a stockholders' meeting. This provision is illegal and is so held by the Attorney General as there is no law to authorize a building and loan association to make any such discrimination among its stockholders.

For this reason all associations are hereby notified that all of their stockholders shall be entitled to vote at any stockholders' meeting according to their respective holdings in the corporation. He says:

" It has been held in other jurisdictions that an association has no power to issue stock that will give the holders thereof a preference over the other share-holders unless empowered to do so by law. See *Latimer vs. Equitable Loan*, 81 Fed. 756; *Wilson vs. Parvin*, 119 Fed. 652."

The building and loan association laws of Louisiana allow no such discrimination. You will please be governed accordingly.

Very truly yours,

L. E. THOMAS,  
Examiner of State Banks.

Shreveport, La., Feb. 1, 1921.

*To all Building and Loan and Homestead Associations of the  
State of Louisiana:*

*Gentlemen:*

I have been reviewing carefully the semi-annual statements of the various associations that are being filed in this office. I notice that quite a number of the associations show very large deposits being carried by them and some of them seem to be issuing certificates of deposit bearing interest.

I wish to advise that it is my opinion that the Building and Loan or Homestead Associations have no right whatever to receive deposits, either in the shape of savings deposits or time certificates of deposit and certainly not on checking accounts.

I make this statement for the reason that I find no provision in Act 120 of 1902 and its amendment that would authorize Building and Loan Associations to receive deposits, and besides these institutions have no permanent capital stock for the protection of said deposits such as banks have. Building and Loan Associations in their essential essence are Mutual Co-operative Building Societies. Their installment stock and full paid stock are both subject to withdrawal on proper notice and they pay no taxes on their stock such as banks are required to do. To permit Building Associations to engage in the banking business by receiving deposits and coming in competition with savings banks that have a permanent capital for the protection of the depositors and pay a tax to the State Government as such would be manifestly an injustice to these institutions.

The Building Associations of the State have no better friend than the Supervisor and I have tried at all times to protect them from any infringement upon their rights by either Foreign Societies or Companies or Domestic Loan and Investment Companies and expect to continue to do so; at the same time they should not themselves infringe upon the provisions of the law enacted for the protection of the savings banks of Louisiana.

Unless this Department can be shown some legal rights for an association accepting deposits I shall certainly insist on the associations declining to receive any and returning such as they have on hand unless the party desires to transfer it into stock. I trust

that there will be no complications over this matter, but the associations will realize at once the justice of the statements herein contained.

Very truly yours,

L. E. THOMAS,  
Examiner of State Banks.

CONSOLIDATED STATEMENT OF THE THIRTY-FIVE BUILDING  
AND LOAN AND HOMESTEAD ASSOCIATIONS IN THE CITY  
OF NEW ORLEANS, FROM THEIR SEMI-ANNUAL REPORTS,  
DECEMBER 31ST, 1920.

## ASSETS.

Mortgage loans secured by vendor's privilege.....	\$30,078,560.94
Loans secured by stock and otherwise.....	261,002.34
Loans unsecured.....	23,651.53
Stocks and bonds.....	625,955.04
Incomplete loans.....	980,548.26
Due from members on stock.....	NONE
Due by borrowers for interest.....	76,124.54
Due by borrowers for taxes and insurance advanced.....	29,888.79
Office building for use of Association.....	204,419.04
Furniture, fixtures and supplies.....	37,317.12
Real estate acquired by foreclosure and otherwise.....	106,595.07
Real estate held during progress of transfer.....	332,352.60
Cash on hand and in bank.....	948,410.72
Sundry open accounts.....	35,668.63
Assets other than above.....	62,514.74

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Total.....\$33,803,009.36

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## LIABILITIES.

Permanent stock.....	\$ 484,500.00
Surplus apportioned to permanent stock.....	14,721.70
Matured serial stock.....	NONE
Full paid stock.....	16,283,325.00
Dividends on full paid or matured stock.....	320,599.62
Installments and dividends on serial stock.....	970,431.50
Installments and dividends accrued on Dayton stock.....	10,082,995.33
Dues advanced by members before due.....	46,390.33
Interest advanced by members before due.....	4,239.44
Premiums or bonus unearned.....	15,571.94
Contingent loss and reserve fund.....	646,585.58
Deposits and interest thereon.....	271,223.01
Borrowed money and interest.....	3,375,106.50
Liability under uncompleted loans.....	362,182.84
Sundry open accounts.....	78,265.65
Liabilities other than above.....	66,255.28
Undivided profits.....	780,625.54

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Total.....\$33,803,009.36

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CONSOLIDATED STATEMENT OF THE THIRTY-THREE BUILD-  
ING AND LOAN OR HOMESTEAD ASSOCIATIONS OF THE  
STATE OF LOUISIANA OUTSIDE THE CITY OF NEW ORLEANS,  
AS COMPILED FROM THEIR STATEMENTS OF CONDITION  
AT THE CLOSE OF THE SIX MONTHS PERIOD OF THE YEAR  
1920, ENDING DECEMBER 31ST, 1920.

ASSETS.

Mortgage loans secured by vendor's privilege.....	\$11,427,746.21
Loans secured by stock and otherwise.....	251,636.81
Loans unsecured.....	1,438.15
Stocks and bonds.....	128,333.21
Incomplete loans.....	26,286.48
Due from members on stock.....	37,191.25
Due by borrowers for interest.....	47,352.65
Due by borrowers for taxes and insurance advanced.....	4,698.70
Office building for use of Association.....	112,009.07
Furniture, fixtures and supplies.....	5,551.58
Real estate acquired by foreclosure and otherwise.....	12,367.33
Real estate held during progress of transfer.....	15,098.43
Cash on hand and in bank.....	188,379.88
Sundry open accounts.....	11,188.70
Assets other than above.....	111,286.95
Total.....	\$12,380,565.40

LIABILITIES.

Permanent stock.....	\$ 53,100.00
Surplus apportioned to permanent stock.....	11,093.07
Matured serial stock.....	11,390.00
Full paid stock.....	4,262,575.00
Dividends on full paid or matured stock.....	71,973.55
Installments and dividends on serial stock.....	4,066,898.37
Installments and dividends accrued on Dayton stock.....	2,033,252.58
Dues advanced by members before due.....	14,608.50
Interest advanced by members before due.....	6,467.46
Premiums or bonus earned.....	72,326.29
Contingent loss and reserve fund.....	197,642.52
Deposits and interest thereon.....	7,003.52
Borrowed money and interest.....	1,234,283.16
Liability under uncompleted loans.....	44,458.61
Sundry open accounts.....	21,857.69
Liabilities other than above.....	28,318.31
Undivided profits.....	243,316.77
Total.....	\$12,380,565.40

CONSOLIDATED STATEMENT OF THE SIXTY-EIGHT BUILDING  
AND LOAN OR HOMESTEAD ASSOCIATIONS OF THE STATE  
OF LOUISIANA, AS COMPILED FROM THEIR STATEMENTS  
OF CONDITION AT THE CLOSE OF THE SIX MONTHS PERIOD  
OF THE YEAR 1920 ENDING DECEMBER 31ST, 1920.

## ASSETS.

Mortgage loans secured by vendor's privilege.....	\$41,506,307.15
Loans secured by stock and otherwise.....	512,639.15
Loans unsecured.....	25,089.68
Stocks and bonds.....	754,288.25
Incomplete loans.....	1,006,834.74
Due from members on stock.....	37,191.25
Due by borrowers for interest.....	123,477.19
Due by borrowers for taxes and insurance advanced.....	34,587.49
Office building for use of Association.....	316,428.11
Furniture, fixtures and supplies.....	42,868.70
Real estate acquired by foreclosure and otherwise.....	118,962.40
Real estate held during progress of transfer.....	347,451.03
Cash on hand and in bank.....	1,136,790.60
Sundry open accounts.....	46,857.33
Assets other than above.....	173,801.69
Total.....	\$46,183,574.76

## LIABILITIES.

Permanent stock.....	\$ 537,600.00
Surplus apportioned to permanent stock.....	25,814.77
Matured serial stock.....	11,390.00
Full paid stock.....	20,545,900.00
Dividends on full paid or matured stock.....	392,573.17
Installments and dividends on serial stock.....	5,037,329.87
Installments and dividends accrued on Dayton stock.....	12,116,247.91
Dues advanced by members before due.....	60,998.83
Interest advanced by members before due.....	10,706.90
Premiums or bonus unearned.....	87,898.23
Contingent loss and reserve fund.....	844,228.10
Deposits and interest thereon.....	278,226.53
Borrowed money and interest.....	4,609,389.66
Liability under uncompleted loans.....	406,641.45
Sundry open accounts.....	100,123.34
Liabilities other than above.....	94,573.59
Undivided profits.....	1,023,942.31
Total.....	\$46,183,574.76

CONSOLIDATED STATEMENT OF THE THIRTY-SIX BUILDING  
AND LOAN AND HOMESTEAD ASSOCIATIONS IN THE CITY  
OF NEW ORLEANS FROM THEIR SEMI-ANNUAL REPORTS  
DECEMBER 31ST, 1921.

ASSETS.

Mortgage loans secured by vendor's privilege.....	\$37,633,209.32
Loans secured by stock and otherwise.....	384,110.93
Loans unsecured.....	34,851.53
Stocks and bonds.....	526,421.55
Incomplete loans.....	1,055,047.87
Due from members on stock.....	NONE
Due by borrowers for interest.....	96,612.11
Due by borrowers for taxes and insurance advanced.....	32,035.63
Office building, for use of Association.....	253,112.73
Furniture, fixtures and supplies.....	21,382.11
Real estate acquired by foreclosure and otherwise.....	30,278.03
Real estate held during progress of transfer.....	388,959.13
Cash on hand and in bank.....	1,194,356.49
Sundry open accounts.....	23,942.98
Assets other than above.....	91,578.81

Total.....\$41,765,899.22

LIABILITIES.

Permanent stock.....	\$ 457,900.00
Surplus apportioned to permanent stock.....	NONE
Matured serial stock.....	NONE
Full paid stock.....	20,974,960.00
Dividends on full paid or matured stock.....	36,351.61
Installments and dividends on serial stock.....	2,749,334.63
Installments and dividends accrued on Dayton stock.....	11,064,849.12
Dues advanced by members before due.....	NONE
Interest advanced by members before due.....	8,122.67
Premiums or bonus unearned.....	27,950.85
Contingent loss or reserve fund.....	793,524.07
Deposits and interest thereon.....	60,638.00
Borrowed money and interest.....	3,824,469.40
Liability under uncompleted loans.....	572,964.31
Sundry open accounts.....	75,107.59
Liabilities other than above.....	46,627.92
Undivided profits.....	1,073,099.05

Total.....\$41,765,899.22

CONSOLIDATED STATEMENT OF THE THIRTY-ONE BUILDING  
AND LOAN OR HOMESTEAD ASSOCIATIONS OF THE STATE  
OF LOUISIANA OUTSIDE THE CITY OF NEW ORLEANS, AS  
COMPILED FROM THEIR STATEMENTS OF CONDITION AT  
THE CLOSE OF THE SIX MONTHS PERIOD OF THE YEAR,  
DECEMBER 31ST, 1921.

## ASSETS.

Mortgage loans secured by vendor's privilege.....	\$13,090,735.19
Loans secured by stock and otherwise.....	299,925.12
Loans unsecured.....	1,456.50
Stocks and bonds.....	129,144.14
Incomplete loans.....	2,813.35
Due from members on stock.....	37,788.72
Due by borrowers for interest.....	65,157.37
Due by borrowers for taxes and insurance advanced.....	7,069.12
Office building, for use of Association.....	131,628.53
Furniture, fixtures and supplies.....	7,234.49
Real estate acquired by foreclosure and otherwise.....	22,734.40
Real estate held during progress of transfer.....	16,236.71
Cash on hand and in bank.....	290,578.90
Sundry open accounts.....	20,425.69
Assets other than above.....	23,134.48
Total.....	\$14,146,062.71

## LIABILITIES.

Permanent stock.....	\$ 99,618.25
Surplus apportioned to permanent stock.....	5,511.77
Matured serial stock.....	35,500.00
Full paid stock.....	5,589,045.00
Dividends on full paid or matured stock.....	63,357.15
Installments and dividends on serial stock.....	4,232,962.08
Installments and dividends accrued on Dayton stock.....	2,393,093.84
Dues advanced by members before due.....	16,605.40
Interest advanced by members before due.....	6,466.50
Premiums or bonus unearned.....	69,184.30
Contingent loss and reserve fund.....	247,325.28
Deposits and interest thereon.....	6,050.95
Borrowed money and interest.....	1,002,052.44
Liability under uncompleted loans.....	42,814.28
Sundry open accounts.....	18,275.93
Liabilities other than above.....	63,461.86
Undivided profits.....	254,637.68

Total.....\$14,146,062.71



CONSOLIDATED STATEMENT OF THE SIXTY-SEVEN BUILDING  
AND LOAN OR HOMESTEAD ASSOCIATIONS OF THE STATE  
OF LOUISIANA, AS COMPILED FROM THEIR STATEMENTS  
OF CONDITION AT THE CLOSE OF THE SIX MONTHS PERIOD  
OF THE YEAR 1921 ENDING DECEMBER 31ST.

## ASSETS.

Mortgage loans secured by vendor's privilege.....	\$50,723,944.51
Loans secured by stock and otherwise.....	684,036.05
Loans unsecured.....	36,308.03
Stocks and bonds.....	655,546.69
Incomplete loans.....	1,057,861.22
Due from members on stock.....	37,788.72
Due by borrowers for interest.....	161,769.48
Due by borrowers for taxes and insurance advanced.....	39,104.75
Office building for use of Association.....	384,741.26
Furniture, fixtures and supplies.....	28,616.60
Real estate acquired by foreclosure and otherwise.....	53,012.43
Real estate held during progress of transfer.....	405,195.84
Cash on hand and in bank.....	1,484,935.39
Sundry open accounts.....	44,368.67
Assets other than above.....	114,713.29
Total.....	\$55,911,961.93

## LIABILITIES.

Permanent stock.....	\$ 557,518.25
Surplus apportioned to permanent stock.....	5,511.77
Matured serial stock.....	35,600.00
Full paid stock.....	26,564,005.00
Dividends on full paid or matured stock.....	99,708.76
Installments and dividends on serial stock.....	6,982,296.71
Installments and dividends accrued on Dayton stock.....	13,457,942.96
Dues advanced by members before due.....	16,605.40
Interest advanced by members before due.....	14,589.17
Premiums or bonus unearned.....	97,135.15
Contingent loss and reserve fund.....	1,040,849.35
Deposits and interest thereon.....	66,688.95
Borrowed money and interest.....	4,826,521.84
Liability under uncompleted loans.....	615,788.59
Liabilities other than above.....	110,089.78
Undivided profits.....	1,327,736.73
Sundry open accounts.....	93,383.52
Total.....	\$55,911,961.93

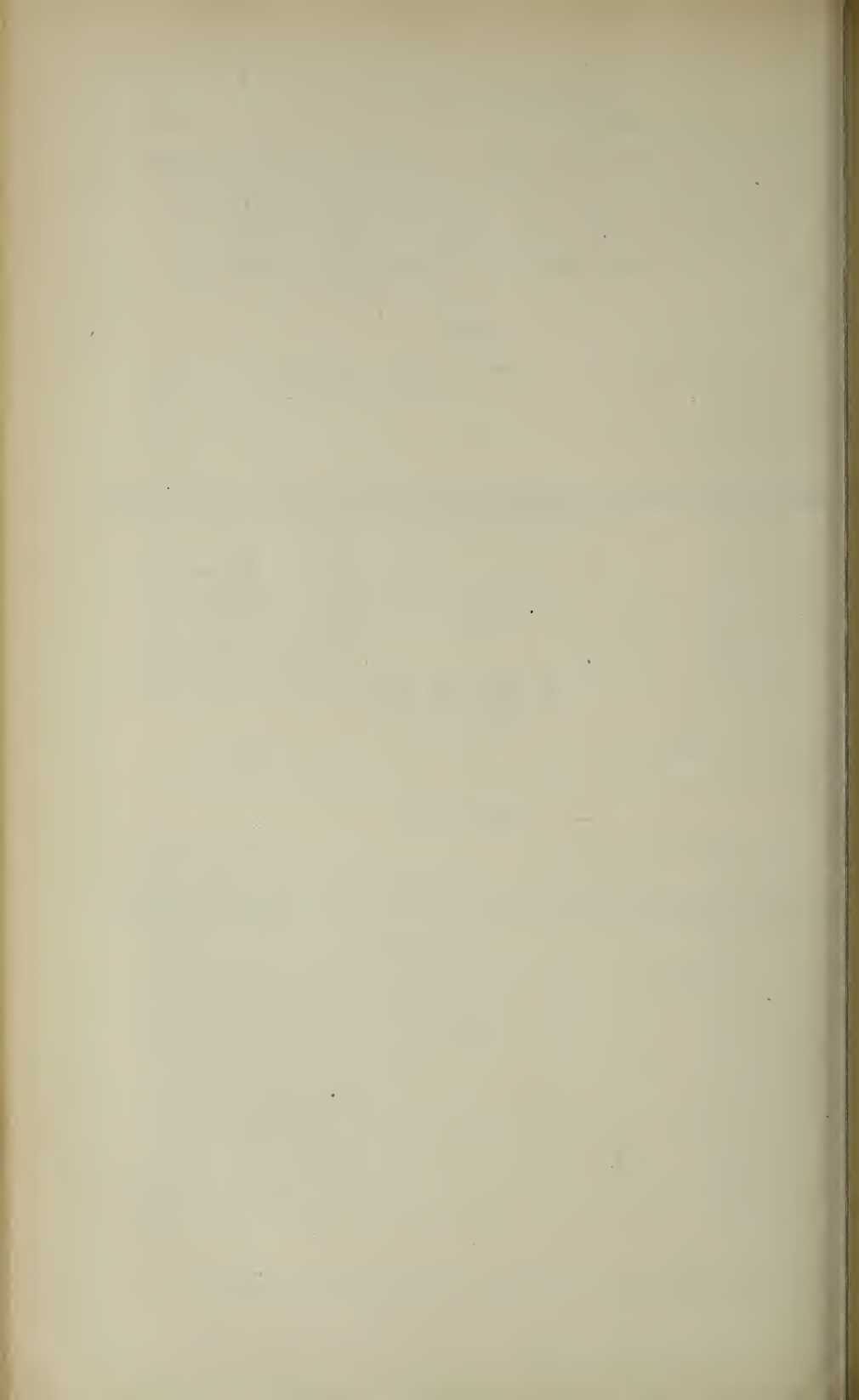
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SEMI-ANNUAL STATEMENT OF THE  
**ABBEVILLE BUILDING AND LOAN ASSOCIATION**

Located at Abbeville, Parish of Vermilion.  
For the Six Months Ending December 31, 1920.  
Organized July 5th, 1890.

**OFFICERS.**

**SAMSON CHAUVIN**, President. **O. BOURQUE**, Vice-President.  
**L. O. BROUSSARD**, Secretary-Treasurer.  
**DIRECTORS**—Samson Chauvin, O Bourque, L. O. Broussard, O. A. Broussard, Louis Vallie,  
E. L. Terrier, Geo. W. Summers.

Free Shares.....	883	Held by.....	150 Stockholders
Pledged Shares.....	499	Held by.....	65 Stockholders
Total Shares.....	1382	Held by.....	215 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$121,012.94	Installments and dividends accrued on Dayton stock.....	\$115,542.52
Loans secured by stock and otherwise.....	4,007.50	Contingent loss and reserve fund.....	7,000.00
Cash on hand and in bank.....	3,389.51	Borrowed money and interest.....	2,000.00
		Undivided profits.....	3,867.43
Total.....	\$128,409.95	Total.....	\$128,409.95

**PROFIT AND LOSS ACCOUNT—SIX MONTHS.**

PROFITS		LESS	
Premiums or bonus earned.....	\$2,280.00	Expenses.....	\$ 716.25
Interest collected.....	2,430.87	Interest on borrowed money paid.....	218.18
Transfer and entrance fees collected.....	2.75	Other losses.....	427.20
		Total.....	\$1,361.63
		Gross profit.....	\$4,713.62
		Less Expenditures.....	1,361.63
Total.....	\$4,713.62	Net profit.....	\$3,351.99

**RECEIPTS AND DISBURSEMENTS—SIX MONTHS.**

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report.....	\$ 4,453.51	Loans on vendor's privilege.....	\$ 5,320.00
Dues from current or installment stock.....	7,508.62	Withdrawals of full paid or matured stock.....	18,324.61
Repayment of mortgage loans.....	6,600.00	Borrowed money repaid.....	5,000.00
Repayment of other loans.....	400.00	Interest on borrowed money.....	218.18
Interest collected.....	2,430.87	Expenses of all kinds, including taxes and insurance.....	716.25
Transfer and entrance fees collected.....	2.75	Cash on hand to balance.....	3,389.51
Borrowed money.....	7,000.00		
Sale of stocks and bonds.....	4,572.80		
Total.....	\$ 32,968.55	Total.....	\$ 32,968.55



# SEMI-ANNUAL STATEMENT OF THE ALEXANDRIA AND PINEVILLE BUILDING AND LOAN ASSOCIATION

Located at Alexandria,

Parish of Rapides.

For the Six Months Ending January 31, 1921.

Organized 1888.

## OFFICERS.

J. W. ALEXANDER, President.

R. S. THORNTON, Vice-President.

WM. HILL, Secretary.

THOS. P. WHEADON, Treasurer.

DIRECTORS—J. W. Alexander, R. S. Thornton, Wm. Hill, Thos. P. Wheadon, L. J. Hakenyos, S. Barrett, B. D. Gremillion, Jos. Levy, J. P. Wakeman, Sherman Cook, J. G. Bond.

Full Paid Shares.....	643	Held by.....	43 Stockholders
Free Shares.....	1152	Held by.....	83 Stockholders
Pledged Shares.....	1590	Held by.....	98 Stockholders
Total Shares.....	3385	Held by.....	224 Stockholders

## ASSETS

Mortgage loans secured by vendor's privilege.....	\$ 155,400.00
Loans secured by stock and otherwise .....	700.00
Stocks and bonds.....	10,000.00
Due by borrowers for interest.....	68.40
Furniture, fixtures and supplies.....	281.80
Cash on hand and in bank.....	2,911.95
Sundry open accounts.....	630.27
Assets other than above.....	666.12
Total.....	\$ 170,658.54

## LIABILITIES

Full paid stock.....	\$ 64,300.00
Dividends on full paid or matured stock .....	2,926.40
Installments and dividends on serial stock .....	78,638.25
Contingent loss and reserve fund.....	160.89
Borrowed money and interest.....	14,500.00
Undivided profits.....	10,133.00
Total.....	\$ 170,658.54

## PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 12,696.31	Expenses .....	\$ 1,877.81
Fines collected.....	215.05	Interest on borrowed money paid.....	905.09
Interest due by borrowers.....	68.40	Total.....	\$ 2,850.90
Profits derived from other sources.....	4.14	Gross profits.....	\$ 12,983.90
Total.....	\$ 12,983.90	Less expenditures.....	2,850.90
		Net profit.....	\$ 10,133.00

## RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report.....	\$ 730.59	Loans on vendor's privilege.....	\$ 13,500.00
Dues from current or installment stock .....	10,713.00	Withdrawals of current or installment stock.....	6,927.77
Received from paid-up stock.....	11,800.00	Withdrawals of full paid or matured stock .....	6,100.00
Repayment of mortgage loans.....	6,750.00	Dividends on current stock withdrawn .....	101.74
Repayment of other loans.....	100.00	Dividends on full paid or matured stock paid.....	685.25
Interest collected.....	6,881.29	Borrowed money repaid.....	14,000.00
Fines collected.....	81.30	Interest on borrowed money.....	433.82
Borrowed money.....	8,500.00	Expenses of all kinds, including taxes and insurance.....	929.35
From all other sources.....	33.70	Cash on hand to balance.....	2,911.95
Total.....	\$ 45,589.88	Total.....	\$ 45,589.88

SEMI-ANNUAL STATEMENT OF THE  
**RAPIDES BUILDING AND LOAN ASSOCIATION**

Located at Alexandria, Parish of Rapides.  
For the Six Months Ending December 31, 1920.  
Organized May 25th, 1905.

**OFFICERS.**

**BEN WEIL**, President. **JOHN H. OVERTON**, Vice-President.  
**H. L. SIMON**, Vice-President. **D. S. FLOWER**, Secretary and Treasurer.  
**DIRECTORS**—Ben Weil, H. L. Simon, Jno. H. Overton, D. S. Flower, A. E. Simon, Wm. Peterson,  
L. C. Johnston, Sam Warshauer, R. C. Jarreau, L. B. Baynard, Jr., J. E. McAdams, B. T.  
Dawkins, R. M. Hetherwick, Gus Gehr, W. D. Hill.

Free Shares.....	5421	Held by.....	247 Stockholders
Pledged Shares.....	3995	Held by.....	177 Stockholders
Total Shares.....	9416	Held by.....	424 Stockholders

<b>ASSETS</b>	
Mortgage loans secured by vendor's privilege.....	\$ 388,050.00
Loans secured by stock and otherwise.....	3,150.00
Stocks and bonds.....	15,198.81
Furniture, fixtures and supplies.....	351.54
Cash on hand and in bank.....	4,618.06
Sundry open accounts.....	94.46
Accrued interest.....	973.72
Total.....	\$ 412,436.59

<b>LIABILITIES</b>	
Demand notes.....	\$ 78,400.00
Installments and dividends accrued on Dayton stock.....	255,896.30
Interest advanced by members before due.....	27.91
Accrued interest due.....	593.53
Contingent loss and reserve fund.....	2,236.20
Borrowed money and interest.....	62,300.00
Surplus account.....	3,388.67
Undivided profits.....	9,593.98
Total.....	\$ 412,436.59

**PROFIT AND LOSS ACCOUNT—SIX MONTHS.**

<b>PROFITS</b>	
Interest collected and earned.....	\$ 15,818.87
Fines collected.....	130.85
Total.....	\$ 15,949.72

<b>LESS</b>	
Expenses.....	\$ 1,804.57
Interest on borrowed money paid.....	4,512.11
Depreciation furniture and fixtures.....	39.06
Total.....	\$ 6,355.74
Gross profit.....	\$ 15,949.72
Less expenditures.....	6,355.74
Net profit.....	\$ 9,593.98

**RECEIPTS**

**RECEIPTS AND DISBURSEMENTS—SIX MONTHS.**

Cash on hand close of last report....	\$ 2,081.33
Dues from current or installment stock.....	43,460.99
Demand notes.....	28,900.00
Repayment of mortgage loans.....	51,400.00
Repayment of other loans.....	7,525.00
Interest collected.....	15,475.92
Fines collected.....	130.85
Borrowed money.....	133,200.00
Attorneys fees.....	423.00
From all other sources.....	45.00
Total.....	\$ 282,642.09

<b>DISBURSEMENTS</b>	
Loans on vendor's privilege.....	\$ 51,050.00
Loans on all other securities.....	6,000.00
Withdrawals of current or installment stock.....	39,806.36
Demand notes.....	39,700.00
Borrowed money repaid.....	133,900.00
Interest on borrowed money.....	4,511.86
Attorney's fees.....	480.00
Taxes and insurance advanced.....	41.24
Incomplete loans.....	700.00
Expenses of all kinds, including taxes and insurance.....	1,804.57
Interest refunded.....	30.00
Cash on hand to balance.....	4,618.06
Total.....	\$ 282,642.09

## STATE BANKING DEPARTMENT

SEMI-ANNUAL STATEMENT OF THE  
CAPITAL BUILDING AND LOAN ASSOCIATION

Located at Baton Rouge, Parish of East Baton Rouge.  
For the Six Months Ending December 31, 1920.  
Organized June 22nd, 1909.

## OFFICERS.

W. C. WHITAKER, President. HUGH CHAMBERLIN, Vice-President.  
J. H. PERCY, Secretary and Treasurer. MISS J. L. PALMER, Asst. Secretary.  
DIRECTORS—W. C. Whitaker, J. A. Caruthers, J. A. Daugherty, Hugh Chamberlin, C. P. Manship,  
B. B. Taylor, W. P. Barnes, L. P. Amiss, H. H. Howell, Joe Gottlieb, J. H. Percy.

Full Paid Shares.....	2526	Held by.....	189 Stockholders
Free Shares.....	2663	Held by.....	215 Stockholders
Pledged Shares.....	4563	Held by.....	218 Stockholders
Total Shares.....	9752	Held by.....	622 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 456,300.00	Full paid stock.....	\$ 252,600.00
U. S. Liberty Bonds.....	4,500.00	Installment and dividends accrued on Dayton stock.....	121,007.55
Due by borrowers for interest.....	728.70	Interest advanced by members before due.....	147.00
Due by borrowers for taxes and insurance advanced.....	5.62	Contingent loss and reserve fund....	8,752.70
Furniture, fixtures and supplies.....	185.40	Borrowed money.....	72,500.00
Cash on hand and in bank.....	12,234.63	Liability under uncompleted loans..	3,947.39
		Undivided profits.....	2,500.00
		Earnings 7-1-20 to 12-31-20.....	12,499.71
Total.....	\$ 473,954.35	Total.....	\$ 473,954.35

## PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 17,251.25	Expenses.....	\$ 2,728.65
Liberty Bond interest.....	135.64	Interest on borrowed money paid....	2,188.93
Interest due by borrowers.....	728.70	Interest advanced by borrowers.....	147.00
Interest advanced by borrowers at 7-1-20.....	172.95	Interest due by borrowers 7-1-20....	724.25
		Total.....	\$ 5,788.83
		Gross profit.....	\$ 18,288.54
		Less expenditures.....	5,788.83
Total.....	\$ 18,288.54	Net profit.....	\$ 12,499.71

## RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report....	\$ 11,040.56	Loans on vendor's privilege.....	\$ 29,273.51
Dues from current or installment stock.....	29,660.89	Withdrawals of current or installment stock.....	15,801.17
Received from paid-up stock.....	13,600.00	Withdrawals of full paid or matured stock.....	24,100.00
Repayment of mortgage loans.....	7,746.48	Dividends on full paid or matured stock.....	6,824.50
Interest collected.....	17,251.25	Dividends on permanent stock paid.....	2,188.93
Liberty Bonds.....	135.64	Taxes and insurance advanced.....	68.70
Open accounts.....	1,291.12	Purchases furniture and fixtures.....	5.85
Borrowed money.....	22,500.00	Expenses of all kinds, including taxes and insurance.....	2,728.65
		Cash on hand to balance.....	12,234.63
Total.....	\$ 103,225.94	Total.....	\$ 103,225.94

SEMI-ANNUAL STATEMENT OF THE  
MUTUAL BUILDING AND LOAN ASSOCIATION

Located at Baton Rouge, Parish of East Baton Rouge.  
For the Six Months Ending December 31, 1920.

OFFICERS.

R. A. HART, President. I. H. RUBINSTEIN, Vice-President.  
L. F. HART, Secretary and Treasurer.  
DIRECTORS—R. A. Hart, I. H. Rubenstein, L. F. Hart, F. G. Pruyon, J. S. Kean, K. C. Smith,  
Geo. H. Brookes.

Full Paid Shares.....	383	Held by.....	36 Stockholders
Free Shares.....	867	Held by.....	68 Stockholders
Pledged Shares.....	1179	Held by.....	76 Stockholders
Total Shares.....	2429	Held by.....	180 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by ven- dor's privilege.....	\$ 124,037.50	Full paid stock.....	38,300.00
Liberty Bonds.....	1,250.00	Installments and dividends on serial stock.....	52,167.58
Due by borrowers for interest.....	105.02	Interest advanced by members be- fore due.....	46.67
Furniture, fixtures and supplies.....	84.65	Contingent loss and reserve fund.....	500.00
Cash on hand and in bank.....	746.74	Borrowed money and interest.....	32,800.00
Sundry open accounts.....	15.00	Sundry open accounts.....	286.29
Assets other than above.....	377.81	Undivided profits.....	2,516.18
Total.....	\$ 126,616.72	Total.....	\$ 126,616.72

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 4,689.20	Expenses.....	\$ 853.92
Interest due by borrowers.....	105.02	Interest on borrowed money paid.....	2,328.70
Profits derived from other sources..	414.50	Interest advanced by borrowers.....	46.67
		Unearned discount.....	332.06
		Total.....	\$ 3,561.35
		Gross profit.....	\$ 5,208.72
		Less expenditures.....	3,561.35
Total.....	\$ 5,208.72	Net profit.....	\$ 1,647.37

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report..	\$ 1,760.62	Loans on vendor's privilege.....	\$ 27,200.00
Dues from current or installment stock.....	12,276.72	Loans on all other securities.....	575.00
Received from paid-up stock.....	5,900.00	Withdrawals of current or install- ment stock.....	9,934.40
Repayment of mortgage loans.....	14,250.00	Withdrawals of full paid or matured stock.....	5,400.00
Repayment of other loans.....	775.00	Dividends on full paid or matured stock paid.....	1,114.70
Interest collected.....	4,689.20	Borrowed money repaid.....	54,000.00
Borrowed money.....	62,050.00	Interest on borrowed money.....	1,214.00
From all other sources.....	52.22	Expenses of all kinds, including taxes and insurance.....	853.92
		Other disbursements.....	715.00
		Cash on hand to balance.....	746.74
Total.....	\$ 101,753.76	Total.....	\$ 101,753.76



SEMI-ANNUAL STATEMENT OF THE  
PROVIDENT BUILDING AND LOAN ASSOCIATION

Located at Baton Rouge, Parish of East Baton Rouge.  
For the Six Months Ending December 31, 1920.  
Organized July, 1901.

OFFICERS.

JOSEPH GEBELIN, President. D. I. CAZEDESSUS, Vice-President.  
EUGENE CAZEDESSUS, Secretary.  
DIRECTORS—Joseph Gebelin, Eugene Cazedessus, Joseph Staring, Solon Farrnbacher, A. Doherty,  
L. D. Beale, T. Jones Cross, D. I. Cazedessus.

Permanent Shares..... 500 Held by 9 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 221,521.16	Permanent stock.....	\$ 50,000.00
Liberty Bonds.....	2,526.00	Surplus apportioned to permanent stock .....	1,093.07
Cash on hand and in bank.....	4,960.22	Premiums or bonus unearned.....	67,091.25
Sundry open accounts.....	20.94	Borrowed money and interest.....	110,500.00
		Sundry open accounts.....	344.00
Total.....	\$ 229,028.32	Total.....	\$ 229,028.32

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 7,620.07	Expenses .....	\$ 1,306.02
Profits derived from other sources..	.68	Interest on borrowed money paid....	4,704.76
		Taxes and insurance paid.....	45.38
		Interest advanced by borrowers.....	855.47
		Other losses.....	358.10
		Total.....	\$ 7,269.73
		Gross profit.....	\$ 7,620.75
		Less expenditures.....	7,269.73
Total.....	\$ 7,620.75	Net Profit.....	\$ 351.02

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report....	\$ 407.65	Loans on vendor's privilege.....	\$ 16,506.00
Repayment of mortgage loans.....	18,133.63	Interest on borrowed money.....	4,704.76
Interest collected.....	7,581.84	Taxes and insurance advanced.....	9.00
Taxes and insurance refunded.....	9.00	Expenses of all kinds, including taxes and insurance.....	1,348.08
Borrowed money.....	2,000.00	Stocks and bonds bought.....	2,543.46
Deposits .....	100.00	Other disbursements.....	855.47
Sale of stocks and bonds.....	2,694.87	Cash on hand to balance.....	4,960.22
Total.....	\$ 30,926.99	Total.....	\$ 30,926.99

SEMI-ANNUAL STATEMENT OF THE  
UNION HOMESTEAD ASSOCIATION

Located at Baton Rouge, Parish of East Baton Rouge.  
For the Six Months Ending December 31, 1920.  
Organized January 12th, 1917.

OFFICERS.

SAMUEL G. LAYCOCK, President. I. M. CAUSEY, Vice-President.  
BEN R. MAYER, Secretary and Treasurer.  
DIRECTORS—S. G. Laycock, I. M. Causey, Ben. R. Mayer, Charles Cangelosi, J. T. Laycock,  
E. F. Fleming, Jr., J. B. Ferguson, Solon Farrnbacher, George W. Garig, Dr. Coyt Moore,  
A. T. Prescott, A. D. Schloss, J. B. Burcham, H. H. Paulsen, S. T. Dupuy, Joe Ramires,  
E. A. Pearson, S. Krauss, Mrs. L. B. Knox, M. J. Mayer.

Full Paid Shares.....	422	Held by.....	32 Stockholders
Free Shares.....	952	Held by.....	143 Stockholders
Pledged Shares.....	1587	Held by.....	89 Stockholders
Total Shares.....	2961	Held by.....	264 Stockholders

ASSETS	
Mortgage loans secured by ven- dor's privilege.....	\$ 148,675.00
Loans secured by stock and other- wise .....	1,685.00
Stocks and bonds.....	200.00
Due by borrowers for interest.....	854.43
Furniture, fixtures and supplies.....	50.00
Cash on hand and in bank.....	1,454.57
Assets other than above.....	13.30

LIABILITIES	
Full paid stock.....	\$ 42,200.00
Installments and dividends accrued on Dayton stock.....	52,747.18
Interest advanced by members be- fore due.....	23.18
Contingent loss and reserve fund.....	717.12
Borrowed money and interest.....	52,020.70
Liability under uncompleted loans..	1,861.94
Liabilities other than above.....	197.00
Undivided profits.....	3,165.18

Total.....\$ 152,932.30

Total.....\$ 152,932.30

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS	
Interest collected.....	\$ 5,005.58
Fines collected.....	23.20
Interest due by borrowers.....	854.43

LESS	
Expenses .....	\$ 1,057.17
Interest paid on borrowed money paid and due.....	1,637.68
Interest advanced by borrowers.....	23.18

Total.....\$ 2,718.03

Gross profit.....	\$ 5,883.21
Less expenditures.....	2,718.03

Total.....\$ 5,883.21

Net profit.....\$ 3,165.18

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS	
Cash on hand close of last report...\$	7,786.14
Dues from current or installment stock .....	21,422.86
Received from paid-up stock.....	1,300.00
Repayment of mortgage loans.....	11,825.00
Interest collected.....	5,466.39
Fines collected.....	23.20
Borrowed money.....	4,000.00

DISBURSEMENTS	
Loans on vendor's privilege.....	\$ 11,588.06
Loans on all other securities.....	955.00
Withdrawals of current or install- ment stock.....	13,550.23
Withdrawals of full paid or matured stock .....	9,500.00
Dividends on full paid or matured stock paid.....	1,608.39
Borrowed money repaid.....	7,000.00
Interest on borrowed money.....	1,590.91
Taxes and insurance advanced.....	95.43
Expenses of all kinds, including taxes and insurance.....	1,017.57
Uncompleted loans from previous six months.....	3,411.43
Other disbursements.....	52.00
Cash on hand to balance.....	1,454.57

Total.....\$ 51,823.59

Total.....\$ 51,823.59

SEMI-ANNUAL STATEMENT OF THE  
BOGALUSA BUILDING AND LOAN ASSOCIATION

Located at Bogalusa, Parish of Washington.  
For the Six Months Ending December 31, 1920.  
Organized 1903.

OFFICERS.

W. H. SULLIVAN, President. D. T. CUSHING, Vice-President.  
W. C. FLANDERS, Vice-President. A. A. OVERSTREET, Vice-President.  
C. L. BLACK, Secretary and Treasurer.  
DIRECTORS—W. H. Sullivan, D. T. Cushing, W. C. Flanders, M. L. Wuescher, B. H. Buck,  
J. C. Lee, M. Marx, J. H. Slaughter, A. A. Overstreet, C. E. Gill, J. L. Gould, Z. A. Davis,  
Max Wilson, J. S. McNeese, Paul Weiss.

Full Paid Shares.....	262	Held by.....	35 Stockholders
Free Shares.....	687	Held by.....	83 Stockholders
Pledged Shares.....	1320	Held by.....	77 Stockholders
<b>Total Shares.....</b>	<b>2269</b>	<b>Held by.....</b>	<b>195 Stockholders</b>

ASSETS		LIABILITIES	
Mortgage loans secured by ven-		Surplus .....	\$ 10,000.00
dor's privilege.....	\$ 126,655.74	Full paid stock.....	26,200.00
Due by borrowers for interest.....	429.39	Dividends on full paid or matured	
Cash on hand and in bank.....	8,127.63	stock .....	968.00
Sundry open accounts.....	782.32	Installments and dividends on free	
		stock .....	40,682.15
		Installments and dividends accrued	
		on pledged stock.....	13,223.51
		Contingent loss and reserve fund.....	5,000.00
		Borrowed money.....	39,800.00
		Undivided profits.....	121.42
<b>Total.....</b>	<b>\$ 135,995.08</b>	<b>Total.....</b>	<b>\$ 135,995.08</b>

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Premiums or bonus earned.....	\$ 1,029.42	Expenses .....	\$ 2,088.04
Interest collected.....	4,860.91	Interest on borrowed money paid....	1,456.95
Commissions .....	125.00	<b>Total.....</b>	<b>\$ 3,544.99</b>
		Gross profit.....	\$ 6,015.33
		Less expenditures.....	3,544.99
<b>Total.....</b>	<b>\$ 6,015.33</b>	<b>Net profit.....</b>	<b>\$ 2,470.34</b>

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report....	\$ 5,141.49	Loans on vendor's privilege.....	\$ 11,080.49
Dues from current or installment		Withdrawals of current or install-	
stock .....	13,722.29	ment stock.....	2,282.44
Received from paid-up stock.....	1,900.00	Withdrawals of full paid or matured	
Repayment of mortgage loans.....	1,917.57	stock .....	1,700.00
Interest collected.....	4,529.33	Dividends on full paid or matured	
Premiums or bonus collected.....	879.42	stock paid.....	1,049.32
From all other sources.....	5,651.75	Borrowed money repaid.....	5,200.00
Commissions .....	107.50	Interest on borrowed money.....	1,456.95
		Expenses of all kinds, including	
		taxes and insurance.....	2,253.69
		Cash on hand to balance.....	8,127.63
<b>Total.....</b>	<b>\$ 33,849.35</b>	<b>Total.....</b>	<b>\$ 33,849.35</b>

SEMI-ANNUAL STATEMENT OF THE  
PEOPLES BUILDING AND LOAN ASSOCIATION

Located at Covington, Parish of St. Tammany.  
For the Six Months Ending December 31, 1920.

OFFICERS.

H. J. SMITH, President. M. P. PLANCHE, Vice-President.  
THOS. M. BURNS, Secretary and Treasurer.  
DIRECTORS—H. J. Smith, A. J. Planche, P. J. Labarde, M. P. Planche, T. M. Burns, C. S. E. Babington, R. H. Dutsch.

Full Paid Shares.....	126	Held by.....	23 Stockholders
Free Shares.....	10	Held by.....	5 Stockholders
Pledged Shares.....	406	Held by.....	42 Stockholders
Total Shares.....	542	Held by.....	70 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 41,800.00	Full paid stock.....	\$ 12,600.00
Loans secured by stock and otherwise.....	470.00	Installments and dividends accrued on Dayton stock.....	17,686.05
Cash on hand and in bank.....	1,169.55	Contingent loss and reserve fund.....	1,000.00
		Borrowed money.....	9,400.00
		Undivided profits.....	2,753.50
Total.....	\$ 43,439.55	Total.....	\$ 43,439.55

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Premiums or bonus earned.....	\$ 85.00	Expenses .....	\$ 339.00
Interest collected.....	1,372.73	Interest on borrowed money paid.....	300.31
		Total.....	\$ 639.31
		Gross profit.....	\$ 1,457.73
		Less expenditures.....	639.31
Total.....	\$ 1,457.73	Net profit.....	\$ 818.42

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report...\$	147.39	Loans on vendor's privilege.....\$	1,700.00
Dues from current or installment stock .....	2,666.48	Withdrawals of current or installment stock.....	2,032.74
Repayment of mortgage loans.....	2,900.00	Dividends on full paid stock paid.....	630.00
Interest collected.....	1,372.73	Borrowed money repaid.....	1,000.00
Premiums or bonus collected.....	85.00	Interest on borrowed money.....	300.31
From all other sources.....	49.84	Expenses of all kinds, including taxes and insurance.....	339.00
		Other disbursements.....	49.84
		Cash on hand to balance.....	1,169.55
Total.....	\$ 7,221.44	Total.....	\$ 7,221.44



SEMI-ANNUAL STATEMENT OF THE  
CROWLEY BUILDING AND LOAN ASSOCIATION

Located at Crowley, Parish of Acadia.  
For the Six Months Ending December 31, 1920.  
Organized 1893.

OFFICERS.

J. FRANKEL, President. W. E. LAWSON, Vice-President.  
L. A. KLOOR, Vice-President. J. O. FREMAUX, Secretary and Treasurer.  
DIRECTORS—J. Frankel, J. O. Fremaux, S. P. Johnston, Leonce Jumonville, Elmo S. Keigley,  
L. A. Kloor, W. E. Lawson, P. C. Marx, J. G. Medlenka, Felix Orgeron, L. A. Williams.

Full Paid Shares.....	541 2-13	Held by.....	48 Stockholders
Free Shares.....	838	Held by.....	130 Stockholders
Pledged Shares.....	1197	Held by.....	112 Stockholders
Total Shares.....	2576 2-13	Held by.....	290 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 153,500.00	Full paid stock.....	\$ 70,350.00
Loans secured by stock and otherwise.....	520.00	Installments and dividends on serial stock.....	10,149.23
W. S. Stamps and Liberty Bonds.....	2,846.00	Installments and dividends accrued on Dayton stock.....	63,008.67
Due by borrowers for taxes and insurance advanced.....	28.60	Contingent loss and reserve fund.....	9,202.24
Furniture, fixtures and supplies.....	200.00	Borrowed money and interest.....	5,000.00
Real Estate acquired by foreclosure and otherwise.....	17.54	Sundry open accounts.....	108.77
Cash on hand and in bank.....	5,797.73	Undivided profits.....	5,090.96
Total.....	\$ 162,909.87	Total.....	\$ 162,909.87

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Premiums or bonus earned.....	\$ 198.30	Expenses .....	\$ 909.02
Interest collected.....	5,204.72	Total.....	\$ 909.02
Transfer and entrance fees collected.....	.75	Gross profit.....	\$ 5,999.98
Profits derived from other sources.....	596.21	Less expenditures.....	909.02
Total.....	\$ 5,999.98	Net profit.....	\$ 5,090.96

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report.....	\$ 7,289.30	Loans on vendor's privilege.....	\$ 5,330.00
Dues from current or installment stock.....	7,802.98	Withdrawals of current or installment stock.....	11,302.20
Received from paid-up stock.....	13,910.00	Withdrawals of full paid or matured stock.....	15,260.00
Repayment of mortgage loans.....	1,520.00	Dividends on full paid or matured stock paid.....	2,298.50
Interest collected.....	5,204.72	Taxes and insurance advanced.....	28.60
Transfer and entrance fees collected.....	.75	Expenses of all kinds, including taxes and insurance.....	909.02
Premiums or bonus collected.....	198.30	Cash on hand to balance.....	5,797.73
Borrowed money.....	5,000.00	Total.....	\$ 40,926.05
Total.....	\$ 40,926.05	Total.....	\$ 40,926.05

SEMI-ANNUAL STATEMENT OF THE  
ASCENSION BUILDING AND LOAN ASSOCIATION

Located at Donaldsonville, Parish of Ascension.  
For the Six Months Ending December 31, 1920.  
Organized April 14th, 1920.

OFFICERS.

WALTER LEMANN, President. R. E. NOEL, Vice-President.  
R. S. VICKERS, Secretary and Treasurer.  
DIRECTORS—Rev. C. M. Chambon, A. S. Crawford, J. E. Blum, Clarence LeBlanc, David Israel,  
R. E. Noel, Pat Stakelum, M. J. Winkler, L. B. Mattingly, J. M. Maher, Frank Milano,  
Walter Lemann, Richard Melancon, W. C. Hazlip, Henry Schaff, Sr.

Full Paid Shares.....	4	Held by.....	2 Stockholders
Installment Shares.....	255	Held by.....	73 Stockholders
Total Shares.....	259	Held by.....	75 Stockholders

ASSETS		LIABILITIES	
Cash on hand and in bank.....\$	1,120.29	Full paid stock.....\$	400.00
Expense account.....	94.50	Installments and dividends accrued	
U. S. Certificate of Indebtedness		on Dayton stock.....	2,817.00
and accrued interest.....	2,002.21		
Total.....\$	3,217.00	Total.....\$	3,217.00

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Received from paid-up stock.....\$	3,297.00	Withdrawals of current of installment stock.....\$	80.00
		Expenses of all kinds, including taxes and insurance.....	94.50
		U. S. Cert. and accrued interest.....	2,002.21
		Cash on hand to balance.....	1,120.29
Total.....\$	3,297.00	Total.....\$	3,297.00

# SEMI-ANNUAL STATEMENT OF THE HAMMOND BUILDING AND LOAN ASSOCIATION

Located at Hammond,

Parish of Tangipahoa.

For the Six Months Ending December 31, 1920.

Organized March 30th, 1906.

## OFFICERS.

S. M. CATE, President.

E. P. DAMERON, Secretary and Treasurer.

J. M. FOURMY, Vice-President.

DIRECTORS—J. Q. Adams, S. M. Cate, C. E. Cate, W. H. Carter, E. P. Dameron, O. F. Donaldson, J. M. Fourmy, R. D. Fellows, H. M. Hebert, S. L. Hill, R. Lillie, H. H. McCain, C. E. Norman, C. S. Rolling, T. R. Thames.

Full Paid Shares.....	1991	Held by.....	107 Stockholders
Free Shares.....	31	Held by.....	20 Stockholders
Pledged Shares.....	2745	Held by.....	191 Stockholders
Total Shares.....	4767	Held by.....	318 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 274,525.00	Full paid stock.....	\$ 199,100.00
Loans secured by stock and otherwise.....	1,300.00	Installments and dividends on serial stock.....	43,442.65
Stocks and bonds.....	4,000.00	Contingent loss and reserve fund.....	12,500.00
Incomplete loans.....	350.00	Borrowed money and interest.....	29,060.00
Due by borrowers for taxes and insurance advanced.....	722.82	Undivided profits.....	2,803.03
Real Estate acquired by foreclosure and otherwise.....	1,237.68	Six months profit.....	5,862.42
Cash on hand and in bank.....	10,572.60		
Total.....	\$ 292,708.10	Total.....	\$ 292,708.10

## PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 8,220.26	Expenses .....	\$ 1,537.63
Fines collected.....	67.20	Interest on borrowed money paid....	1,059.58
Profits derived from other sources..	191.82	Other losses.....	19.65
		Total.....	\$ 2,616.86
		Gross profit.....	\$ 8,479.28
		Less expenditures.....	2,616.86
Total.....	\$ 8,479.28	Net profit.....	\$ 5,862.42

## RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report....	\$ 14,446.83	Loans on vendor's privilege.....	\$ 41,500.00
Dues from current or installment stock .....	22,119.67	Loans on all other securities.....	600.00
Received from paid-up stock.....	27,900.00	Withdrawals of current or installment stock.....	21,431.54
Repayment of mortgage loans.....	19,900.00	Withdrawals of full paid or matured stock .....	2,200.00
Interest collected.....	8,220.26	Dividends on current stock withdrawn.....	1,246.97
Fines collected.....	67.20	Dividends on full paid or matured stock paid.....	5,802.87
Taxes and insurance refunded.....	87.37	Interest on borrowed money.....	1,059.58
From all other sources.....	40,991.82	Taxes and insurance advanced.....	105.16
		Purchases real estate and improvements thereon.....	134.15
		Expenses of all kinds, including taxes and insurance.....	1,537.63
		Other disbursements.....	47,542.65
		Cash on hand to balance.....	10,572.60
Total.....	\$ 133,733.15	Total.....	\$ 133,733.15





SEMI-ANNUAL STATEMENT OF THE  
LAFAYETTE BUILDING AND LOAN ASSOCIATION

Located at Lafayette, Parish of Lafayette.  
For the Six Months Ending December 31, 1920.  
Organized February 12th, 1900.

OFFICERS.

A. B. DENBO, President. W. A. MONTGOMERY, Vice-President.  
CHAS. DEBAILLON, Secretary. L. GANKENDORFF, Asst. Secretary.  
FIRST NATIONAL BANK, Depository.  
DIRECTORS—A. B. Denbo, W. A. Montgomery, Chas. D. Caffery, D. W. Rosenzweig, A. V. Labbe,  
Dr. N. P. Moss, I. B. Bendel.

Full Paid Shares.....	12592	Held by.....	298 Stockholders
Free Shares.....	4802	Held by.....	271 Stockholders
Pledged Shares.....	5261	Held by.....	287 Stockholders
Total Shares.....	22655	Held by.....	856 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 530,100.00	Full paid stock.....	\$ 319,400.00
Loans secured by stock and otherwise.....	3,415.12	Installments and dividends on serial stock.....	15,831.12
U. S. Liberty bonds.....	4,900.00	Installments and dividends accrued on Dayton stock.....	110,182.03
Due by borrowers for taxes and insurance advanced.....	971.14	Interest advanced by members before due.....	198.75
Office building, for use of Association.....	20,668.10	Premiums or bonus unearned.....	1,229.50
Furniture, fixtures and supplies.....	100.00	Contingent loss and reserve fund.....	6,807.91
Cash on hand and in bank.....	1,986.71	Deposits and interest thereon.....	556.17
War Savings Stamps.....	836.00	Borrowed money and interest.....	99,766.85
		Received for insurance.....	250.00
		Undivided profits.....	8,754.74
Total.....	\$ 562,977.07	Total.....	\$ 562,977.07

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 19,592.71	Expenses.....	\$ 2,934.15
Fines collected.....	162.60	Interest on borrowed money paid.....	3,381.70
		Div. full paid stock.....	4,889.00
		Interest advanced by borrowers.....	24.00
		Total.....	\$ 11,228.85
		Gross profit.....	\$ 19,755.31
		Less expenditures.....	11,228.85
Total.....	\$ 19,755.31	Net profit.....	\$ 8,526.46

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report.....	\$ 5,193.77	Loans on vendor's privilege.....	\$ 24,503.00
Dues from current or installment stock.....	57,094.30	Loans on all other securities.....	2,365.12
Received from paid-up stock.....	55,975.00	Withdrawals of current or installment stock.....	55,183.68
Repayment of mortgage loans.....	40,353.00	Withdrawals of full paid or matured stock.....	104,900.00
Repayment of other loans.....	1,898.67	Matured stock paid.....	6,204.29
Interest collected.....	19,628.68	Dividends on full paid stock paid.....	11,418.15
Fines collected.....	162.60	Unearned premiums refunded.....	253.50
Taxes and insurance refunded.....	112.75	Interest on borrowed money.....	1,226.27
Borrowed money.....	51,000.00	Interest refunded.....	71.80
From all other sources.....	371.30	Taxes and insurance advanced.....	888.79
		Payments account new building.....	18,698.72
		Expenses of all kinds, including taxes and insurance.....	2,687.15
		Other disbursements.....	1,402.89
		Cash on hand to balance.....	1,986.71
Total.....	\$ 231,790.07	Total.....	\$ 231,790.07

SEMI-ANNUAL STATEMENT OF THE  
CALCASIEU BUILDING AND LOAN ASSOCIATION

Located at Lake Charles, Parish of Calcasieu.  
For the Six Months Ending December 31, 1920.  
Organized July 1st, 1909.

OFFICERS.

W. E. PATTERSON, President. J. S. SMITH, Vice-President.  
R. KRAUSE, Vice-President. J. P. BARREMORE, Secy. and Treas.  
DIRECTORS—W. E. Patterson, U. A. Bell, Sol Reinauer, I. C. Carter, Dr. T. H. Watkins,  
J. N. Wetherill, Guy Beatty, J. H. Wigzell, J. S. Smith, J. P. Barremore, S. J. Ory, John  
I. Fowler, R. Krause, Thos. C. Plauche, S. T. Woodring.

Full Paid Shares.....	5,668	Held by.....	394 Stockholders
Free Shares.....	5,190	Held by.....	675 Stockholders
Pledged Shares.....	11,282	Held by.....	665 Stockholders
Total Shares.....	22,140	Held by.....	1734 Stockholders

ASSETS	
Mortgage loans secured by vendor's privilege.....	\$1,125,300.00
Loans secured by stock and otherwise.....	17,906.00
War Savings Stamps.....	811.60
Liberty Bonds.....	39,291.00
Due by borrowers for interest.....	4,807.50
Due by borrowers for taxes and insurance advanced.....	283.52
Office building, for use of Association.....	25,000.00
Real Estate acquired by foreclosure and otherwise.....	1,240.26
Real Estate held during process of transfer.....	2,900.00
Cash on hand and in bank.....	28,039.68
Total.....	\$1,245,579.56

LIABILITIES	
Full paid stock.....	\$ 566,800.00
Installments and dividends accrued on Dayton stock.....	498,282.67
Contingent loss and reserve fund.....	21,957.88
Borrowed money and interest.....	118,000.00
Liability under uncompleted loans.....	3,831.23
Undivided profits.....	36,707.78

Total.....\$1,245,579.56

Total.....\$1,245,579.56

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS	
Premiums or bonus earned.....	\$ 4,650.42
Interest collected.....	38,312.20
Interest due by borrowers.....	5,732.35
Rents on real estate.....	550.00

LESS	
Expenses.....	\$ 6,901.41
Interest on borrowed money paid.....	4,194.22
Taxes and insurance paid.....	462.71
Interest advanced by borrowers.....	924.85
Bonus refunded.....	54.00

Total.....\$ 12,537.19

Gross profit.....	\$ 49,244.97
Less expenditures.....	12,537.19

Total.....\$ 49,244.97

Net profit.....\$ 36,707.78

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS	
Cash on hand close of last report.....	\$ 28,036.85
Dues from current or installment stock.....	149,536.17
Received from paid-up stock.....	78,900.00
Repayment of other loans.....	10,555.62
Interest collected.....	40,838.00
Premiums or bonus collected.....	4,650.42
Receipts from rents.....	550.00
Proceeds of sale of real estate.....	1,403.50
Taxes and insurance refunded.....	311.16
Borrowed money.....	45,000.00
War Savings Stamps.....	513.43
From all other sources.....	1.50

DISBURSEMENTS	
Loans on vendors privilege.....	\$ 162,535.02
Loans on all other securities.....	16,191.00
Withdrawals of current or installment stock.....	56,695.94
Withdrawals of full paid or matured stock.....	35,300.00
Dividends on full paid or matured stock paid.....	16,479.18
Borrowed money repaid.....	32,000.00
Interest on borrowed money.....	4,194.22
Taxes and insurance advanced.....	431.99
Expenses of all kinds, including taxes and insurance.....	7,364.12
Other disbursements.....	1,065.50
Cash on hand to balance.....	28,039.68

Total.....\$ 360,296.65

Total.....\$ 360,296.65

# SEMI-ANNUAL STATEMENT OF THE MANSFIELD MUTUAL BUILDING ASSOCIATION

Located at Mansfield,

Parish of DeSoto.

For the Six Months Ending December 31, 1920.

Organized March 31st, 1913.

## OFFICERS.

J. M. MURPHY, President.

J. E. ROACH, Vice-President.

P. C. FAIR, Secretary.

DIRECTORS—S. A. Kidd, J. E. Roach, W. F. Town, L. E. Colvin, R. E. Bobbitt, T. J. Williams,  
L. R. Fair, Mrs. F. A. Learning.

Full Paid Shares.....	1	Held by.....	1 Stockholder
Free Shares.....	237	Held by.....	41 Stockholders
Pledged Shares.....	304	Held by.....	35 Stockholders
Total Shares.....	542	Held by.....	77 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 60,301.74	Full paid stock.....	\$ 200.00
Loans secured by stock and otherwise.....	3,065.00	Installments and dividends on serial stock.....	27,727.00
Loans unsecured.....	195.00	Dues advanced by members before due.....	177.00
Due from members on stock.....	962.00	Interest advanced by members before due.....	70.15
Due by borrowers for interest.....	588.40	Premiums or bonus earned.....	904.68
Furniture, fixtures and supplies.....	222.55	Deposits and interest thereon.....	3,221.51
Real Estate held during process of transfer.....	205.00	Borrowed money and interest.....	26,800.00
		Liabilities other than above.....	125.29
		Undivided profits.....	6,314.06
Total.....	\$ 65,539.69	Total.....	\$ 65,539.69

## PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Premiums or bonus earned.....	\$ 47.62	Expenses.....	\$ 612.72
Interest collected.....	2,038.82	Interest on borrowed money paid.....	1,178.30
Fines collected.....	5.85	Taxes and insurance paid.....	62.75
Interest due by borrowers.....	588.40	Interest advanced by borrowers.....	70.15
		Total.....	\$ 1,923.92
		Gross profit.....	\$ 2,680.69
		Less expenditures.....	1,923.92
Total.....	\$ 2,680.69	Net profit.....	\$ 756.77

## RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report....	\$ 2,227.63	Loans on vendor's privilege.....	\$ 2,658.16
Dues from current or installment stock.....	3,307.00	Withdrawals of current or installment stock.....	123.00
Repayment of mortgage loans.....	1,320.00	Borrowed money repaid.....	4,400.00
Interest collected.....	2,038.82	Interest on borrowed money.....	1,178.30
Fines collected.....	5.85	Expenses of all kinds, including taxes and insurance.....	675.47
Premiums or bonus collected.....	47.62	Other disbursements.....	25.00
From all other sources.....	318.01	Cash on hand to balance.....	205.00
Total.....	\$ 9,264.93	Total.....	\$ 9,264.93

SEMI-ANNUAL STATEMENT OF THE  
JEFFERSON PARISH HOMESTEAD ASSOCIATION

Located at Marrero, Parish of Jefferson.  
For the Six Months Ending December 31, 1920.  
Organized September 1st, 1916.

OFFICERS.

LEO A. MARRERO, President. J. H. LANDRY, Secretary.  
S. M. MAYER, Vice-President and Treasurer.  
DIRECTORS—Leo A. Marrero, C. W. Rossner, J. H. Landry, Thos. McGrath, J. K. Gaudet,  
A. Rouprich, A. T. Stumpf, S. M. Mayer, T. W. Coffey, Chas. Bacharach, V. A. Pitre,  
J. Jepson, H. P. Burbona.

Full Paid Shares.....	2847	Held by.....	183 Stockholders
Free Shares.....	325	Held by.....	68 Stockholders
Pledged Shares.....	4751	Held by.....	155 Stockholders
Total Shares.....	7923	Held by.....	406 Stockholders

ASSETS	
Mortgage loans secured by vendor's privilege.....	\$ 237,565.00
Due by borrowers for interest.....	4,437.24
Cash on hand and in bank.....	5,653.40

Total.....\$ 247,655.64

LIABILITIES	
Full paid stock.....	\$ 142,350.00
Installments and dividends accrued on Dayton stock.....	46,869.94
Borrowed money and interest.....	52,359.36
Liability under uncompleted loans..	2,661.13
Undivided profits.....	3,415.21

Total.....\$ 247,655.64

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS	
Premiums or bonus earned.....	\$ 425.00
Interest collected.....	4,717.91

Total.....\$ 5,142.91

LESS	
Expenses.....	\$ 2,691.54
Interest on borrowed money paid....	1,821.25
Total.....	\$ 4,512.79

Gross profit.....\$ 630.12

Net profit.....\$ 5,142.91

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS	
Cash on hand close of last report....	\$ 4,766.76
Dues from current or installment stock.....	34,318.07
Received from paid-up stock.....	18,900.00
Repayment of mortgage loans.....	4,550.00
Repayment of other loans.....	275.00
Interest collected.....	4,717.91
Premiums or bonus collected.....	425.00
Borrowed money.....	26,069.86
Pledged stock.....	18,011.23
Incomplete loans.....	7,025.01

Total.....\$ 119,056.83

DISBURSEMENTS	
Loans on vendor's privilege.....	\$ 53,540.78
Withdrawals of current or installment stock.....	33,424.21
Withdrawals of full paid or matured stock.....	3,400.00
Dividends on current stock withdrawn.....	143.61
Dividends on full paid or matured stock paid.....	3,656.89
Borrowed money repaid.....	9,560.42
Interest on borrowed money.....	1,821.25
Expenses of all kinds, including taxes and insurance.....	2,691.54
Cash on hand to balance.....	5,653.40
Pledged stock.....	5,164.82

Total.....\$ 119,056.83



SEMI-ANNUAL STATEMENT OF THE  
MINDEN BUILDING AND LOAN ASSOCIATION

Located at Minden,

Parish of Webster.

For the Six Months Ending November 30, 1920.

Organized May 23rd, 1910.

OFFICERS.

A. D. TURNER, President.

W. C. McKINNEY, Secretary.

P. L. RATHBUN, Vice-President.

R. H. MILLER, Treasurer.

DIRECTORS—T. Crichton, Jr., Charlton Fort, T. W. Fuller, T. F. Greene, W. R. Lunsford,  
R. H. Miller, A. B. Moreland, W. C. McKinney, M. P. Palmer, P. L. Rathbun, E. B. Reagan,  
C. M. Roberts, A. D. Turner and L. P. Wren.

Free Shares.....	1691	Held by.....	155 Stockholders
Pledged Shares.....	623	Held by.....	92 Stockholders
Total Shares.....	2314	Held by.....	247 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 129,550.00	Installments and dividends on serial stock .....	\$ 121,872.65
Loans secured by stock and other wise .....	2,763.37	Dues advanced by members before due .....	116.00
Due from members on stock.....	1,771.00	Interest advanced by members before due .....	20.00
Due by borrowers for interest.....	1,026.75	Borrowed money and interest.....	15,000.00
Furniture, fixtures and supplies.....	41.45	Liabilities other than above.....	9.40
Cash on hand and in bank.....	5,761.31	Undivided profits.....	4,097.98
Sundry open accounts.....	202.15		
Total.....	\$ 141,116.03	Total.....	\$ 141,116.03

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 3,976.62	Expenses .....	\$ 376.69
Fines collected.....	35.75	Interest on borrowed money paid.....	629.37
Transfer and entrance fees collected .....	.25	Interest advanced by borrowers.....	20.00
Profits or withdrawals.....	84.67	Total.....	\$ 1,026.06
Interest due by borrowers.....	1,026.75		
		Gross profit.....	\$ 5,124.04
		Less expenditures.....	1,026.06
Total.....	\$ 5,124.04	Net profit.....	\$ 4,097.98

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report....	\$ 3,831.28	Loans on vendor's privilege.....	\$ 14,400.00
Dues from current or installment stock .....	12,764.00	Loans on all other securities.....	157.60
Repayment of mortgage loans.....	4,450.00	Withdrawals of current or installment stock.....	4,679.35
Repayment of other loans.....	25.00	Borrowed money repaid.....	1,300.00
Interest collected.....	3,976.62	Interest on borrowed money.....	629.37
Fines collected.....	35.75	Expenses of all kinds, including taxes and insurance.....	376.69
Transfer and entrance fees collected .....	.25	Other disbursements.....	.67
Borrowed money.....	1,300.00	Cash on hand to balance.....	5,761.31
From all other sources.....	922.09		
Total.....	\$ 27,304.99	Total.....	\$ 27,304.99

SEMI-ANNUAL STATEMENT OF THE  
**MONROE BUILDING AND LOAN ASSOCIATION**

Located at Monroe, Parish of Ouachita.  
 For the Six Months Ending December 31, 1920.  
 Organized 1887.

OFFICERS.

SIG HAAS, President. W. L. MORRIS, Vice-President.  
 J. W. McWILLIAMS, Secretary. T. E. FLOURNOY, Treasurer.  
 DIRECTORS—Sig Haas, W. L. Morris, T. E. Flournoy, C. E. Bynum, Joe Kenwick, R. Downes,  
 Abe Arent, R. L. Prophit, J. M. Cobb.

Full Paid Shares.....	2,395½	Held by.....	180 Stockholders
Free Shares.....	8,523	Held by.....	700 Stockholders
Pledged Shares.....	6,798	Held by.....	500 Stockholders
Total Shares.....	17,716½	Held by.....	1380 Stockholders

ASSETS	
Mortgage loans secured by ven- dor's privilege.....	\$1,339,600.00
Due from members on stock.....	15,202.45
Due by borrowers for interest.....	17,411.25
Office building for use of Associa- tion.....	12,194.72
Furniture, fixtures and supplies.....	1,557.00
Sundry open accounts.....	5,873.39
Assets other than above.....	18,314.29
War Savings Stamps.....	834.00
Judgment account.....	458.89
General profit and loss.....	2,954.05

LIABILITIES	
Matured serial stock.....	\$ 11,390.00
Full paid stock.....	479,100.00
Dividends on full paid or matured stock.....	8,377.91
Installments and dividends on serial stock.....	865,288.08
Contingent loss and reserve fund....	7,500.00
Due borrowers.....	13,255.04
Liabilities other than above.....	16,017.04
Bills payable.....	13,471.97

Total.....\$1,414,400.04

Total.....\$1,414,400.04

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS	
Interest collected.....	\$ 52,513.60
Fines collected.....	920.91
Transfer and entrance fees collected	8.25
Rents on real estate.....	1,018.00

LESS	
Expenses.....	\$ 5,883.47
Interest on borrowed money paid....	2,655.45
Taxes and insurance paid.....	738.06

Total.....\$ 9,276.98

Gross profit.....	\$ 54,460.76
Less expenditures.....	9,276.98

Total.....\$ 54,460.76

Net profit.....\$ 45,183.78

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS	
Dues from current or installment stock.....	\$ 94,874.65
Received from paid-up stock.....	86,800.00
Repayment of mortgage loans.....	22,766.54
Interest collected.....	52,513.60
Fines collected.....	920.91
Transfer and entrance fees collected	8.25
Bills receivable.....	1,600.00
Receipts from rents.....	1,018.00
Proceeds of sale of real estate.....	1,800.00
Attorney fees.....	105.00
Deposits.....	4,500.00
Open accounts.....	297.08
Insurance.....	9,338.18

DISBURSEMENTS	
Loans on vendor's privilege.....	\$ 149,386.93
Withdrawals of current or install- ment stock.....	44,037.00
Withdrawals of full paid or matured stock.....	27,950.00
Dividends on current stock with- drawn.....	15,669.37
Dividends on full paid or matured stock paid.....	11,950.76
Borrowed money repaid.....	17,911.17
Interest on borrowed money.....	1,500.45
Interest on deposits.....	1,155.00
Taxes and insurance advanced.....	738.06
Expenses of all kinds, including taxes and insurance.....	5,883.47
Attorney fees.....	360.00

Total.....\$ 276,542.21

Total.....\$ 276,542.21

SEMI-ANNUAL STATEMENT OF THE  
PEOPLES HOMESTEAD AND SAVINGS ASSOCIATION

Located at Monroe, Parish of Ouachita.  
For the Six Months Ending December 31, 1920.  
Organized March 31st, 1904.

OFFICERS.

I. T. DAVIS, President. S. J. RIVOIRE, Vice-President.  
W. L. STEVEN, Secretary. TRAVIS OLIVER, Treasurer.  
DIRECTORS—I. T. Davis, S. J. Rivoire, A. J. Renaud, J. T. Chappell, Travis Oliver, C. P. Guerriero, Frank Masling.

Full Paid Shares.....	10,092 <sup>3</sup> / <sub>4</sub>	Held by.....	530 Stockholders
Free Shares.....	2,166	Held by.....	237 Stockholders
Pledged Shares.....	13,311	Held by.....	550 Stockholders
Total Shares.....	25,569 <sup>3</sup> / <sub>4</sub>	Held by.....	1367 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$1,325,506.52	Full paid stock.....	\$1,009,225.00
Loans secured by stock and otherwise.....	6,547.35	Dividends on full paid or matured stock.....	49,791.36
Stocks and bonds.....	7,750.20	Installments and dividends accrued on Dayton stock.....	239,331.95
Due by borrowers for interest.....	4,865.74	Contingent loss and reserve fund.....	7,404.66
Due by borrowers for taxes and insurance advanced.....	561.12	Borrowed money and interest.....	15,000.00
Office building, for use of Association.....	15,909.79	Undivided profits.....	48,517.91
Furniture, fixtures and supplies.....	1,400.00		
Cash on hand and in bank.....	6,700.66		
Assets other than above.....	29.50		
Total.....	\$1,369,270.88	Total.....	\$1,369,270.88

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 50,348.77	Expenses.....	\$ 3,899.70
Fines collected.....	444.15	Interest on borrowed money paid.....	917.93
Transfer and entrance fees collected.....	141.00	Taxes and insurance paid.....	592.72
Profits on withdrawals.....	495.00	Repairs and expenditures on real estate.....	165.75
Interest due by borrowers.....	1,630.59	Other losses.....	831.45
Rents on real estate.....	527.50	Total.....	\$ 6,407.55
Total.....	\$ 53,587.01	Gross profit.....	\$ 53,587.01
		Less expenditures.....	6,407.55
		Net profit.....	\$ 47,179.46

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report.....	\$ 3,539.57	Loans on vendor's privilege.....	\$ 184,872.72
Dues from current or installment stock.....	35,179.72	Loans on all other securities.....	6,972.35
Received from paid-up stock.....	154,300.00	Withdrawals of current or installment stock.....	26,280.95
Repayment of mortgage loans.....	60,889.28	Withdrawals of full paid or matured stock.....	72,000.00
Repayment of other loans.....	1,876.00	Dividends on current stock withdrawn.....	265.58
Interest collected.....	50,247.62	Dividends on full paid or matured stock paid.....	29,401.19
Fines collected.....	442.06	Borrowed money repaid.....	50,000.00
Transfer and entrance fees collected.....	141.00	Interest on borrowed money.....	917.93
Receipts from rents.....	577.50	Taxes and insurance advanced.....	999.66
Taxes and insurance refunded.....	629.92	Expenses of all kinds, including taxes and insurance.....	4,492.42
Borrowed money.....	55,000.00	Other disbursements.....	299.07
From all other sources.....	379.86	Cash on hand to balance.....	6,700.66
Total.....	\$ 383,202.53	Total.....	\$ 383,202.53

SEMI-ANNUAL STATEMENT OF THE  
NATCHITOCHES BUILDING ASSOCIATION

Located at Natchitoches, Parish of Natchitoches.  
For the Six Months Ending December 31, 1920.

OFFICERS.

EDGAR LEVY, President. JAMES B. TUCKER, Vice-President.  
PAUL A. DUCOURNAU, Secretary and Treasurer.  
DIRECTORS—Edgar Levy, James B. Tucker, J. O. Gunter, T. G. Barnes, J. L. Bordeaux, C. H. Gibson, E. S. Prudhomme, L. H. Johnson, Paul A. Ducournau.

Free Shares.....	187	Held by.....	38	Stockholders
Pledged Shares.....	120	Held by.....	17	Stockholders
Total Shares.....	307	Held by.....	55	Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 22,900.00	Installments and dividends on serial stock .....	\$ 12,257.52
Due by borrowers for interest.....	669.65	Contingent loss and reserve fund....	58.87
Real Estate acquired by foreclosure and otherwise.....	1,134.37	Borrowed money and interest.....	10,838.40
Total.....	\$ 24,704.02	Undivided profits.....	1,549.02
		Total.....	\$ 24,704.02

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 1,199.96	Expenses .....	\$ 243.38
Fines collected.....	27.80	Interest on borrowed money.....	483.36
Transfer and entrance fees collected.....	2.00	Total.....	\$ 726.74
Profits on withdrawals.....	50.82	Gross profit.....	\$ 1,323.43
Profits derived from other sources....	42.85	Less expenditures.....	726.74
Total.....	\$ 1,323.43	Net profit.....	\$ 596.69

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report....	\$ 21.01	Loans on vendor's privilege.....	\$ 3,704.32
Dues from current or installment stock .....	1,565.15	Withdrawals of current or installment stock .....	658.24
Repayment of mortgage loans.....	1,000.00	Interest on borrowed money.....	483.36
Interest collected.....	1,199.96	Expenses of all kinds, including taxes and insurance.....	243.38
Fines collected.....	27.80	Cash on hand to balance.....	1,134.37
Transfer and entrance fees collected.....	2.00		
Borrowed money.....	2,400.00		
From all other sources.....	7.75		
Total.....	\$ 6,223.67	Total.....	\$ 6,223.67



SEMI-ANNUAL STATEMENT OF THE  
**PROGRESSIVE MUTUAL BUILDING AND LOAN ASSOCIATION**

Located at Natchitoches, La.,

Parish of Natchitoches.

For the Six months Ending August 31, 1920.

Organized March, 1916.

OFFICERS.

SYDNEY KAFFIE, President.

SAM'L LEVY, Vice-President.

ROBT. J. PHILLIPS, Secretary and Treasurer.

DIRECTORS—Sydney Kaffie, Sam'l Levy, A. W. Watson, T. G. Barnes, A. E. Ewing, M. H. Carver, R. O. Hicks, R. J. Phillips.

Permanent Shares.....	31	Held by.....	16 Stockholders
Free Shares, all series.....	666	Held by.....	49 Stockholders
Pledged Shares.....	321	Held by.....	19 Stockholders
Total Shares.....	1018	Held by.....	84 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 31,400.00	Permanent stock.....	\$ 3,100.00
Furniture, fixtures and supplies.....	75.23	Installments and dividends on serial stock.....	26,006.61
Cash on hand and in bank.....	4,045.34	Dues advanced by members before due.....	157.20
Expense.....	126.00	Contingent loss and reserve fund....	124.04
		Building fund.....	5,000.00
		Undivided profits.....	1,258.72
Total.....	\$ 35,646.57	Total.....	\$ 35,646.57

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 1,085.29	Expenses .....	\$ 126.00
Fines collected.....	119.35	Total.....	\$ 126.00
Transfer and entrance fees collected	4.00		
		Gross profit.....	\$ 1,208.64
		Less expenditures.....	126.00
Total.....	\$ 1,208.64	Net profit.....	\$ 1,082.64

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report....	\$ 3,550.37	Loans on vendor's privilege.....	\$ 11,800.00
Dues from current or installment stock .....	3,319.05	Withdrawals of current or installment stock.....	1,131.60
Repayment of mortgage loans.....	4,200.00	Dividends on current stock withdrawn.....	51.12
Interest collected.....	1,085.29	Dividends on permanent stock paid..	124.00
Fines collected.....	119.35	Expenses of all kinds, including taxes and insurance.....	126.00
Transfer and entrance fees collected	4.00	Cash on hand to balance.....	4,045.34
Building fund (escrow).....	5,000.00		
Total.....	\$ 17,278.06	Total.....	\$ 17,278.06

SEMI-ANNUAL STATEMENT OF THE  
IBERIA BUILDING ASSOCIATION

Located at New Iberia, Parish of Iberia.  
For the Six Months Ending December 31, 1920.  
Organized March, 1887.

OFFICERS.

LAZARD KLING, President.

MAX LEVY, Vice-President.

W. G. WEEKS, Secretary.

DIRECTORS—A. H. Trotter, Lazard Kling, V. J. Erath, W. J. Bernard, Henry Gallois, A. Daigre, Max Levy.

Full Paid Shares.....	1017	Held by.....	105 Stockholders
Free Shares.....	2400	Held by.....	294 Stockholders
Pledged Shares.....	1333	Held by.....	314 Stockholders
Total Shares.....	4750	Held by.....	713 Stockholders

ASSETS	
Mortgage loans secured by vendor's privilege.....	\$ 174,690.00
Loans secured by stock and otherwise.....	63,213.00
Stocks and bonds.....	24,697.00
Due by borrowers for taxes and insurance advanced.....	653.34
Office building, for use of Association.....	5,683.65
Cash on hand and in bank.....	9,144.28
Assets other than above.....	1,426.72
Total.....	\$ 279,507.99

LIABILITIES	
Full paid stock.....	\$ 101,700.00
Installments and dividends accrued on Dayton stock.....	142,918.72
Contingent loss and reserve fund.....	10,950.64
Borrowed money and interest.....	10,000.00
Sundry open accounts.....	2,014.22
Liabilities other than above.....	4,319.58
Undivided profits.....	7,604.83

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS	
Interest collected.....	\$ 6,559.35
Fines collected.....	141.35
Transfer and entrance fees collected.....	12.75
Rents on real estate.....	139.00
Profits derived from other sources.....	2,622.09
Total.....	\$ 9,474.54

LESS	
Expenses.....	\$ 2,648.98
Total.....	\$ 2,648.98
Gross profit.....	\$ 9,474.54
Less expenditures.....	2,648.98

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS	
Cash on hand close of last report.....	\$ 49,547.20
Dues from current or installment stock.....	18,076.23
Received from paid-up stock.....	15,300.00
Repayment of mortgage loans.....	24,830.00
Repayment of other loans.....	4,052.00
Interest collected.....	6,649.35
Fines collected.....	141.35
Transfer and entrance fees collected.....	17.00
Receipts from rents.....	139.00
Proceeds of sale of real estate.....	2,306.70
Taxes and insurance refunded.....	118.28
Borrowed money.....	10,000.00
Deposits.....	317.06
Sale of stocks and bonds.....	150.00
From all other sources.....	3,451.17

DISBURSEMENTS	
Loans on vendor's privilege.....	\$ 23,530.00
Loans on all other securities.....	49,084.00
Withdrawals of current or installment stock.....	27,656.66
Withdrawals of full paid or matured stock.....	18,700.00
Dividends on full paid or matured stock paid.....	2,166.46
Interest on borrowed money.....	133.34
Taxes and insurance advanced.....	259.14
Expenses of all kinds, including taxes and insurance.....	2,648.98
Other disbursements.....	1,772.42
Cash on hand to balance.....	9,144.28

SEMI-ANNUAL STATEMENT OF THE  
ACME HOMESTEAD ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1920.  
Organized May, 1909.

OFFICERS.

JOS. S. FLANDRY, President.

JNO. A. WOGAN, Vice-President.

HY. A. THIBERGE, Vice-President.

H. J. LEDOUX, Secretary.

E. DIONNE, Treasurer.

Full Paid Shares.....	4,567	Held by.....	563 Stockholders
Free Shares.....	2,413	Held by.....	332 Stockholders
Pledged Shares.....	7,006	Held by.....	326 Stockholders
Total Shares.....	13,995	Held by.....	1221 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 770,600.00	Full paid stock.....	\$ 457,600.00
Loans secured by stock and otherwise.....	9,665.00	Installments and dividends accrued on Dayton stock.....	171,151.37
Stocks and bonds.....	8,370.32	Contingent loss and reserve fund....	10,259.45
Incomplete loans.....	11,900.00	Deposits and interest thereon.....	9,700.00
Due by borrowers for interest.....	2,400.47	Borrowed money and interest.....	178,200.00
Due by borrowers for taxes and insurance advanced.....	654.32	Liability under uncompleted loans....	5,300.00
Furniture, fixtures and supplies.....	1,297.51	Sundry open accounts.....	1,249.51
Real Estate acquired by foreclosure and otherwise.....	3,624.84	Undivided profits.....	18,360.52
Real Estate held during process of transfer.....	13,480.00		
Cash on hand and in bank.....	25,319.25		
Sundry open accounts.....	4,509.14		
Total.....	\$ 851,820.85	Total.....	\$ 851,820.85

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Premiums or bonus earned.....	\$ 1,324.50	Expenses.....	\$ 4,473.06
Interest collected.....	28,405.30	Interest on borrowed money paid....	6,689.61
		Taxes and insurance paid.....	56.41
		Other losses.....	150.20
		Total.....	\$ 11,369.28
		Gross profit.....	29,729.80
		Less expenditures.....	11,369.28
Total.....	\$ 29,729.80	Net profit.....	\$ 18,360.52

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report....	\$ 18,601.70	Loans on vendor's privilege.....	\$ 185,200.00
Dues from current or installment stock.....	87,752.23	Loans on all other securities.....	6,925.00
Received from paid-up stock.....	75,400.00	Withdrawals of current or installment stock.....	63,662.35
Repayment of mortgage loans.....	112,800.00	Withdrawals of full paid or matured stock.....	51,500.00
Repayment of other loans.....	3,365.00	Dividends on full paid or matured stock paid.....	11,569.75
Interest collected.....	28,405.30	Borrowed money repaid.....	210,500.00
Premiums or bonus collected.....	1,324.50	Interest on borrowed money.....	6,689.61
Proceeds of sale of real estate.....	2,657.13	Deposits repaid.....	2,600.00
Taxes and insurance refunded.....	332.70	Interest on deposits.....	282.89
Borrowed money.....	220,000.00	Purchases real estate and improvements thereon.....	4,529.47
Deposits.....	5,200.00	Stocks and bonds bought.....	48.00
Sale of stocks and bonds.....	139.20	Cash on hand to balance.....	25,319.25
From all other sources.....	61,028.32		
Total.....	\$ 617,006.08	Total.....	\$ 617,006.08

SEMI-ANNUAL STATEMENT OF THE  
AMERICAN HOMESTEAD COMPANY

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending October 31, 1920.  
Organized 1883.

OFFICERS.

L. JANSEN, President. LEO J. D. UFFY, Vice-President.  
E. O. DUCROS, Secretary. E. MILTENBERGER, JR., Treasurer.  
DIRECTORS—Andrew Vidak, E. Miltenberger, Jr., L. Jansen, St. Denis J. DeBlanc, A. B. Davis,  
Hy. Keith, Geo. W. Hogan, J. B. Laplace, M. P. Arnoult, Mato Parun, Geo. E. Courtin,  
Leo J. D. Uffy.

Full Paid Shares.....	2,681	Held by.....	347 Stockholders
Free Shares.....	6,557	Held by.....	384 Stockholders
Pledged Shares.....	6,308	Held by.....	217 Stockholders
Total Shares.....	15,546	Held by.....	948 Stockholders

ASSETS	
Mortgage loans secured by vendor's privilege.....	\$ 562,800.00
Stocks and bonds.....	48,134.00
Incomplete loans.....	25,800.00
Due by borrowers for taxes and insurance advanced.....	888.07
Furniture, fixtures and supplies.....	227.50
Cash on hand and in bank.....	10,274.16
Dividend to full paid stock.....	5,874.80
Total.....	\$ 653,998.53

LIABILITIES	
Full paid stock.....	\$ 268,100.00
Installments and dividends on serial stock.....	71,883.08
Installments and dividends accrued on Dayton stock.....	167,711.91
Contingent loss and reserve fund.....	2,298.99
Deposits and interest thereon.....	2,868.59
Borrowed money and interest.....	92,000.00
Liability under uncompleted loans..	15,600.00
Due property account.....	595.35
Liabilities other than above.....	295.90
Undivided profits or reserve fund.....	6,962.49
Six months ending April 30, 1920, \$8,269.21 and six months ending October 31, 1920, \$17,413.01.....	25,682.22
Total.....	\$ 653,998.53

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS	
Interest collected.....	\$ 31,572.71
Rents on real estate.....	171.00
Total.....	\$ 31,743.71

LESS	
Expenses.....	\$ 5,105.38
Taxes and insurance paid.....	186.76
Commissions.....	769.35
Total.....	\$ 6,061.49
Gross profit.....	\$ 31,743.71
Less expenditures.....	6,061.49
Net profit.....	\$ 25,682.22

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS	
Cash on hand close of last report April 30, 1920.....	\$ 10,211.96
Dues from current or installment stock.....	65,039.77
Received from paid-up stock.....	76,200.00
Repayment of mortgage loans.....	35,400.00
Interest collected.....	21,509.25
Proceeds of sale of real estate.....	3,000.00
Borrowed money.....	85,000.00
Deposits.....	7,114.69
From all other sources.....	5,600.00
Total.....	\$ 309,075.67

DISBURSEMENTS	
Loans on vendor's privilege.....	\$ 238,640.00
Withdrawals of current or installment stock.....	53,253.87
Interest on borrowed money.....	1,726.67
Deposits repaid.....	2,270.37
Taxes and insurance advanced.....	580.60
Other disbursements.....	2,330.00
Cash on hand to balance October 31st 1920.....	10,274.16
Total.....	\$ 309,075.67



SEMI-ANNUAL STATEMENT OF THE  
AUDUBON HOMESTEAD ASSOCIATION

Located at New Orleans, Parish of Orleans.

For the Six Months Ending December 31, 1920.

Organized March 22nd, 1920.

Started Business April 12th, 1920.

OFFICERS.

EDWARD P. DOLAN, President.

EDWARD H. WALSDORF, First Vice-President.

FRANK A. DRAUBE, Second Vice-President.

BRYAN E. NEELY, Secretary.

CHAS. M. SAMUEL, Treasurer.

**DIRECTORS**—Sidney H. Blessey, Walter E. Blessey, Oscar F. Catoire, Samuel Cohen, George Danner, Edward P. Dolan, Armstrong Donaldson, Frank A. Draube, William F. Ernst, H. O. Hinrichs, H. F. Hinrichs, H. N. Hubert, Max Hubert, R. C. Kirsch, Eustace W. Leche, Jonas Levy, Chas. Manthe, Harry Phillips, Walbert W. Salomon, Chas. M. Samuel, A. W. Steeg, W. G. Thompson, Edw. H. Walsdorf, H. F. Weiss, Louis M. White, A. F. Wolf, Benjamin Y. Wolf.

Full Paid Shares.....	416	Held by.....	79 Stockholders
Free Shares.....	1691	Held by.....	203 Stockholders
Pledged Shares.....	833	Held by.....	22 Stockholders
Total Shares.....	2940	Held by.....	304 Stockholders
<b>ASSETS</b>			
Mortgage loans secured by vendor's privilege.....	\$ 83,300.00	Full paid stock.....	\$ 41,600.00
Due by borrowers for interest.....	106.44	Installments and dividends accrued on Dayton stock.....	24,172.10
Furniture, fixtures and supplies.....	443.47	Interest advanced by members before due.....	74.51
Cash on hand and in bank.....	8,108.87	Borrowed money and interest.....	25,000.00
Assets other than above.....	178.25	Undivided profits.....	1,290.42
Total.....	\$ 92,137.03	Total.....	\$ 92,137.03

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

<b>PROFITS</b>		<b>LESS</b>	
Interest collected.....	\$ 2,273.14	Expenses.....	\$ 644.23
Interest due by borrowers.....	106.44	Interest on borrowed money paid.....	321.15
		Interest advanced by borrowers.....	74.51
		Other losses (Depreciation).....	49.27
		Total.....	\$ 1,089.16
		Gross profit.....	\$ 2,379.58
		Less expenditures.....	1,089.16
Total.....	\$ 2,379.58	Net profit.....	\$ 1,290.42

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

<b>RECEIPTS</b>		<b>DISBURSEMENTS</b>	
Cash on hand close of last report....	\$ 9,751.88	Loans on vendor's privilege.....	\$ 81,510.79
Dues from current or installment stock.....	17,118.45	Withdrawals of current or installment stock.....	2,064.87
Received from paid-up stock.....	28,300.00	Withdrawals of full paid or matured stock.....	2,100.00
Repayment of mortgage loans.....	2,300.00	Borrowed money repaid.....	18,500.00
Interest collected.....	2,170.45	Interest on borrowed money.....	321.15
Borrowed money.....	43,500.00	Expenses of all kinds, including taxes and insurance.....	644.23
From all other sources.....	11,620.64	Other disbursements.....	1,511.51
		Cash on hand to balance.....	8,108.87
Total.....	\$ 114,761.42	Total.....	\$ 114,761.42

# SEMI-ANNUAL STATEMENT OF THE CITIZENS HOMESTEAD ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1920.  
Organized August 31st, 1909.

## OFFICERS.

P. A. CHOPIN, President. THOMAS SWEENEY, First Vice-President.  
HENRY THARP, Second Vice-President. F. J. KELLER, Secy. and Treas.  
DIRECTORS—A. April, P. A. Chopin, George Cousin, W. E. Clement, John F. Charlton, E. B. Ellis, Chas. G. Fletcher, W. T. Jay, F. J. Keller, Alex. M. Lisso, Thomas E. Lynch, Paul H. Maloney, Alex. E. Maier, Martin H. Manion, Edward Murphy, R. J. B. Osborne, Thomas Ridgley, Thos. Regan, L. D. Sampsell, Thomas Sweeney and Henry Tharp.

Full Paid Shares.....	3267	Held by.....	334 Stockholders
Free Shares.....	905	Held by.....	181 Stockholders
Pledged Shares.....	3940	Held by.....	128 Stockholders
Total Shares.....	8112	Held by.....	643 Stockholders
<b>ASSETS</b>		<b>LIABILITIES</b>	
Mortgage loans secured by vendor's privilege.....	\$ 383,600.00	Full paid stock.....	\$ 326,700.00
Loans secured by stock and otherwise.....	500.00	Installments and dividends accrued on Dayton stock.....	47,496.72
Liberty Bonds.....	4,500.00	Interest advanced by members before due.....	179.49
Incomplete loans.....	10,400.00	Contingent loss and reserve fund....	10,977.21
Due by borrowers for interest.....	1,818.45	Borrowed money and interest.....	24,536.41
Furniture, fixtures and supplies.....	653.21	Liability under uncompleted loans..	1,000.00
Real Estate held during process of transfer.....	4,050.55	Sundry open accounts.....	125.00
Cash on hand and in bank.....	16,623.46	Undivided profits.....	11,340.34
War Savings Stamps.....	209.50		
Total.....	\$ 422,355.17	Total.....	\$ 422,355.17

## PROFIT AND LOSS ACCOUNT—SIX MONTHS.

<b>PROFITS</b>		<b>LESS</b>	
Premiums or bonus earned.....	\$ 1,294.00	Expenses .....	\$ 3,061.50
Interest collected.....	16,259.24	Interest on borrowed money.....	4,785.08
Fines collected.....	67.30	Interest advanced by borrowers.....	179.49
Interest due by borrowers.....	1,818.45	Depreciation on furniture and fixtures .....	72.58
		Total.....	\$ 8,098.65
		Gross profit.....	\$ 19,438.99
		Less expenditures.....	8,098.65
Total.....	\$ 19,438.99	Net profit.....	\$ 11,340.34

## RECEIPTS AND DISBURSEMENTS—SIX MONTHS

<b>RECEIPTS</b>		<b>DISBURSEMENTS</b>	
Cash on hand close of last report....	\$ 5,111.77	Loans on vendor's privilege.....	\$ 105,400.00
Dues from current or installment stock .....	116,727.13	Loans on all other securities.....	289.90
Received from paid-up stock.....	48,000.00	Withdrawals of current or installment stock.....	1,460.43
Repayment of mortgage loans.....	8,800.00	Withdrawals of full paid or matured stock .....	28,400.00
Repayment of other loans.....	450.00	Dividends on full paid or matured stock paid.....	8,382.46
Interest collected.....	15,880.03	Borrowed money repaid.....	167,400.00
Fines collected.....	67.30	Interest on borrowed money.....	1,621.24
Premiums or bonus collected.....	1,294.00	Expenses of all kinds, including taxes and insurance.....	2,969.50
Proceeds of sale of real estate.....	120.06	Other disbursements.....	15,383.30
Borrowed money.....	144,800.00	Cash on hand to balance.....	16,623.46
From all other sources.....	6,680.00		
Total.....	\$ 347,930.29	Total.....	\$ 347,930.29

SEMI-ANNUAL STATEMENT OF THE  
**CONSERVATIVE HOMESTEAD ASSOCIATION**

Located at New Orleans, Parish of Orleans.  
 For the Six Months Ending December 31, 1920.  
 Organized June 18th, 1914.

OFFICERS.

M. ESTALOTE, President.

FRANK BRINKER, Vice-President.

LOUIS BAUER, Secretary and Treasurer.

DIRECTORS—Jos. Breau, Frank Brinker, A. M. Buchmann, Louis Bauer, Dr. A. Caire, N. J. Clesi, Alex Dussel, M. Estalote, C. A. Felmeden, C. E. Grundmann, Jos. Gonsenheim, Jos. Harz, Jos. Holzer, W. M. Jurgens, C. V. Kraft, J. L. Lescale, W. E. Morrison, A. C. Posner, J. E. Psyala, J. B. Russell, Henry Gellen, J. E. Schmidt, Jos. Schemel, J. Weinfurter, Sol Weiss.

Full Paid Shares.....	48,470
Free Shares.....	2,645
Pledged Shares.....	8,312
<b>Total Shares.....</b>	<b>59,427</b>

ASSETS

Mortgage loans secured by vendor's privilege.....	\$ 854,200.00
Loans secured by stock and otherwise.....	6,405.00
Incomplete loans.....	35,873.33
Due by borrowers for interest.....	3,093.10
Due by borrowers for taxes and insurance advanced.....	293.81
Cash on hand and in bank.....	5,406.77
Meter deposit.....	5.00

Total.....\$ 905,277.01

LIABILITIES

Full paid stock.....	\$ 484,700.00
Dividends on full paid or matured stock.....	16,141.40
Installments and dividends on serial stock.....	123,312.87
Installments and dividends accrued on Dayton stock.....	60,005.91
Interest advanced by members before due.....	247.65
Contingent loss and reserve fund.....	8,000.00
Borrowed money and interest.....	206,500.00
Undivided profits.....	6,369.18

Total.....\$ 905,277.01

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS

Interest collected.....	\$ 30,516.30
Interest due by borrowers.....	3,093.10
Profits derived from other sources....	500.00

Total.....\$ 34,109.40

LESS

Expenses.....	\$ 2,924.27
Interest on borrowed money paid....	6,810.22
Taxes and insurance paid.....	41.69

Total.....\$ 9,776.18

Gross profit.....	\$ 34,109.40
Less expenditures.....	9,776.18

Net profit.....\$ 24,333.22

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS

Cash on hand close of last report....	\$ 13,361.18
Dues from current or installment stock.....	210,104.20
Received from paid-up stock.....	155,600.00
Repayment of mortgage loans.....	2,300.00
Repayment of other loans.....	1,400.00
Interest collected.....	32,764.48
Receipts from rents.....	7.00
Taxes and insurance refunded.....	192.89
Borrowed money.....	206,500.00
Deposits.....	5,913.86
From all other sources.....	552.88
Royalty, by purchase of mortgage....	500.00

Total.....\$ 629,196.49

DISBURSEMENTS

Loan's on vendor's privilege.....	\$ 346,481.00
Loans on all other securities.....	6,305.00
Withdrawals of current or installment stock.....	27,698.53
Withdrawals of full paid or matured stock.....	44,100.00
Dividends on full paid or matured stock paid.....	11,613.52
Borrowed money repaid.....	175,500.00
Interest on borrowed money.....	6,874.27
Deposits repaid.....	1,575.00
Taxes and insurance advanced.....	192.89
Rent.....	348.00
Expenses of all kinds, including taxes and insurance.....	2,645.38
Other disbursements.....	456.13
Cash on hand to balance.....	5,406.77

Total.....\$ 629,196.49

SEMI-ANNUAL STATEMENT OF THE  
COLUMBIA BUILDING AND LOAN ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1920.  
Organized May 1, 1919.

OFFICERS.

J. FRED MULLER, President. LOUIS HUFFT, First Vice-President.  
MAURICE J. DUVERNAY, Second Vice-President. EDWARD MAKOFSKY, Secretary.  
W. P. EMERSON, SR., Treasurer. CARL C. FRIEDRICH, Attorney-Notary.  
H. S. RIECKE, Building Expert.

DIRECTORS—A. Fred Bultman, Jr., Maurice J. Duvernay, J. B. Eaton, Walter P. Emerson, Sr.,  
C. C. Friedrichs, N. Gentilich, F. X. Gessler, L. B. Giraud, R. F. Granzin, J. P. Guerin,  
M. J. Hartson, Louis Hufft, H. C. Huntington, Jos. P. Ipser, Baptiste Jung, G. Krumm, William  
Lind, Edward Makofsky, Garner H. Moise, J. Fred Muller, W. C. Muller, J. F. Peytral, Jr.,  
H. S. Riecke, George M. Upton, A. E. Wilson, Henry L. Zander.

Full Paid Shares.....	1,236	Held by.....	122 Stockholders
Free Shares .....	5,468	Held by.....	451 Stockholders
Pledged Shares.....	3,913 ½	Held by.....	122 Stockholders
Total Shares.....	10,617 ½	Held by.....	695 Stockholders

ASSETS	
Mortgage loans secured by ven- dor's privilege.....	\$ 391,350.00
Loans secured by stock and other- wise .....	7,590.00
Furniture, fixtures and supplies.....	769.69
Cash on hand and in bank.....	31,455.06
Total.....	\$ 431,155.75

LIABILITIES	
Full paid stock.....	\$ 123,600.00
Installments and dividends accrued on Dayton stock.....	217,975.52
Interest advanced by members be- fore due.....	305.55
Contingent loss and reserve fund.....	1,378.85
Borrowed money and interest.....	76,000.00
Undivided profits.....	11,895.83
Total.....	\$ 431,155.75

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS	
Premiums or bonus earned.....	\$ 2,510.00
Interest collected.....	14,032.11
Total.....	\$ 16,542.11

LESS	
Expenses .....	\$ 2,412.47
Interest on borrowed money paid.....	1,928.26
Interest advanced by borrowers.....	305.55
Total.....	\$ 4,646.28
Gross profit.....	\$ 16,542.11
Less expenditures.....	4,646.28
Net profit.....	\$ 11,895.83

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS	
Cash on hand close of last report.....	\$ 20,380.75
Dues from current or installment stock .....	161,356.25
Received from paid-up stock.....	28,700.00
Repayment of other loans.....	5,410.00
Interest collected.....	13,594.91
Premiums or bonus collected.....	2,510.00
Taxes and insurance refunded.....	8.00
Borrowed money.....	62,500.00
From all other sources.....	1,109.90
Total.....	\$ 295,569.81

DISBURSEMENTS	
Loans on vendor's privilege.....	\$ 161,100.00
Loans on all other securities.....	10,290.00
Withdrawals of current or install- ment stock.....	36,713.14
Withdrawals of full paid or matured stock .....	1,300.00
Dividends on full paid or matured stock paid.....	2,591.78
Borrowed money repaid.....	43,000.00
Interest on borrowed money.....	1,928.26
Taxes and insurance advanced.....	8.00
Purchases real estate and improve- ments thereon.....	4,554.60
Expenses of all kinds, including taxes and insurance.....	2,412.47
Other disbursements.....	216.50
Cash on hand to balance.....	31,455.06
Total.....	\$ 295,569.81



SEMI-ANNUAL STATEMENT OF THE  
CRESCENT CITY BUILDING AND HOMESTEAD ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1920.  
Organized May 1st, 1903.

OFFICERS.

SAM STONE, JR., President. A. DI TRAPANI, First Vice-President.  
J. M. COUSINS, Second Vice-President. GEO. E. MORRIS, Secretary.  
DIRECTORS—E. M. Stafford, J. M. Cousins, Wm. J. McCabe, Geo. Redersheimer, Geo. E. Morris,  
Sam Stone, Jr., P. R. Monrose, A. Di Trapani, Jos. F. Ebert, F. A. Earhart, Hy. Siener,  
Louis Robichaux, H. W. Robinson, R. L. Moroney and Jos. Schwartz.

Permanent Shares .....	37	Held by.....	7 Stockholders
Full Paid Shares.....	4,263	Held by.....	461 Stockholders
Free Shares.....	3,220	Held by.....	574 Stockholders
Pledged Shares.....	7,328	Held by.....	286 Stockholders
Total Shares.....	14,848	Held by.....	1328 Stockholders

ASSETS	
Mortgage loans secured by vendor's privilege.....	\$ 732,800.00
Loans secured by stock and otherwise.....	13,650.00
U. S. Liberty Bonds.....	15,550.00
Due by borrowers for interest.....	2,033.34
Due by borrowers for taxes and insurance advanced.....	403.92
Office building, for use of Association.....	15,000.00
Real Estate acquired by foreclosure and otherwise.....	2,796.08
Cash on hand and in bank.....	45,120.90
U. S. War Savings Stamps.....	117.04
Total.....	\$ 827,471.28

LIABILITIES	
Permanent stock.....	\$ 3,700.00
Surplus apportioned to permanent stock.....	14,721.70
Full paid stock.....	426,300.00
Installments and dividends accrued on Dayton stock.....	233,978.06
Deposits and interest thereon.....	11,664.00
Borrowed money and interest.....	115,643.65
Liabilities other than above.....	492.75
Undivided profits.....	20,971.12
Total.....	\$ 827,471.28

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS	
Interest collected.....	\$ 27,350.51
Interest due by borrowers.....	2,033.34
Rents on real estate.....	541.00
Total.....	\$ 29,924.85

LESS	
Expenses.....	\$ 5,047.89
Interest on borrowed money paid.....	3,905.84
Total.....	\$ 8,953.73
Gross profit.....	\$ 29,924.85
Less expenditures.....	8,953.73
Net profit.....	\$ 20,971.12

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS	
Cash on hand close of last report.....	\$ 166,527.90
Dues from current or installment stock.....	176,006.75
Received from paid-up stock.....	35,200.00
Repayment of other loans.....	935.00
Interest collected.....	28,852.53
Receipts from rents.....	575.20
Proceeds of sale of real estate.....	1,792.51
Taxes and insurance refunded.....	159.74
Borrowed money.....	70,000.00
From all other sources.....	9,634.15
Installments on U. S. Liberty Bonds.....	270.25
Total.....	\$ 489,954.03

DISBURSEMENTS	
Loans on vendor's privilege.....	\$ 193,200.00
Loans on all other securities.....	12,005.00
Withdrawals of current or installment stock.....	29,418.26
Withdrawals of full paid or matured stock.....	26,000.00
Dividends on full paid or matured stock paid.....	11,544.61
Dividends on permanent stock paid.....	117.00
Interest on borrowed money.....	3,156.30
Interest on deposits.....	121.64
Taxes and insurance advanced.....	298.72
Expenses of all kinds, including taxes and insurance.....	5,063.08
Other disbursements.....	2,015.00
Cash on hand to balance.....	204,414.42
	2,600.00
Total.....	\$ 489,954.03

SEMI-ANNUAL STATEMENT OF THE  
DIXIE HOMESTEAD ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1920.  
Organized in 1907.

OFFICERS.

F. W. GRAS, President. DR. WM. A. GILLASPIE, First Vice-President.  
ROBT. F. ASKEW, Second Vice-President. WM. J. SONNEMANN, Secretary.  
MISS AMELIA EICHHORN, Asst. Secretary and Cashier.  
DIRECTORS—Robt. F. Askew, Wm. Aitken, Allan R. Beary, Allen H. Borden, Dr. Louis Canepa,  
Ed. C. Carrere, Walter Castanedo, H. J. Dressel, A. H. Dumas, Dr. Wm. A. Gillaspie, F. W.  
Gras, Jos. J. Gazin, Wm. J. Hartmann, Jos. S. Loeb, Geo. Montgomery, B. C. McClellan,  
Aug. W. Nolde, Chris Nungesser, Geo. L. Purves, Wm. F. Sherwood, Jr., Hy. G. Scherr,  
Wm. J. Sonnemann, Lawrence Troney, Jos. A. Vulliet, Jos. L. Walle.

Full Paid Shares.....	9,517	Held by.....	1174 Stockholders
Free Shares.....	8,711	Held by.....	1367 Stockholders
Pledged Shares.....	15,424	Held by.....	578 Stockholders
Total Shares.....	33,652	Held by.....	3119 Stockholders

ASSETS	
Mortgage loans secured by ven-	
dor's privilege.....	\$1,520,000.00
Loans secured by stock and other-	
wise.....	8,770.00
Loans to other homesteads and	
building and loan associations.....	21,500.00
Liberty Loan and Victory bonds.....	12,500.00
Incomplete loans.....	25,079.22
Furniture, fixtures and supplies.....	405.63
Cash on hand and in bank.....	27,724.05
War Savings Stamps.....	834.00
Total.....	\$1,616,812.90

LIABILITIES	
Full paid stock.....	\$ 951,700.00
Installments and dividends accrued	
on Dayton stock.....	563,292.49
Contingent loss and reserve fund.....	21,715.23
Borrowed money and interest.....	36,600.00
Undivided profits.....	43,505.18

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS	
Interest collected.....	\$ 50,506.43
Fines collected.....	11.75
Profits derived from other sources..	329.83
Total.....	\$ 50,848.01

LESS	
Expenses.....	\$ 6,028.69
Interest on borrowed money paid....	1,303.56
Taxes and insurance paid.....	10.58
Total.....	\$ 7,342.83
Gross profit.....	\$ 50,848.01
Less expenditures.....	7,342.83
Net profit.....	\$ 43,505.18

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS	
Cash on hand close of last report....	\$ 18,807.61
Dues from current or installment	
stock.....	177,843.76
Received from paid-up stock.....	161,500.00
Repayment of mortgage loans.....	231,600.00
Repayment of other loans.....	9,366.00
Interest collected.....	50,506.43
Fines collected.....	11.75
Proceeds from sale of real estate....	525.00
Borrowed money.....	24,100.00
From all other sources.....	17,054.53
Total.....	\$ 691,315.08

DISBURSEMENTS	
Loans on vendor's privilege.....	\$ 300,600.00
Loans on all other securities.....	31,760.00
Withdrawals of current or install-	
ment stock.....	138,143.34
Withdrawals of full paid or matured	
stock.....	63,900.00
Dividends on current stock with-	
drawn.....	8,989.60
Dividends on full paid or matured	
stock paid.....	22,462.03
Borrowed money repaid.....	49,500.00
Interest on borrowed money.....	1,303.56
Expenses of all kinds, including	
taxes and insurance.....	6,039.27
Other disbursements.....	40,893.23
Cash on hand to balance.....	27,724.05
Total.....	\$ 691,315.08

## SEMI-ANNUAL STATEMENT OF THE

**DRYADES BUILDING AND LOAN ASSOCIATION**

Located at New Orleans,

Parish of Orleans.

For the Six Months Ending December 31, 1920.

Organized April 10th, 1900.

**OFFICERS.**

DR. W. F. McKEE, President.

H. D. KNOOP, First Vice-President.

EDW. H. FITZGERALD, Second Vice-President.

W. H. OERTLING, Secretary.

L. H. JANSEN, Treasurer.

**DIRECTORS**—Wm. Althans, Jr., A. E. Barrera, Alexis Baylot, Michel Bernhard, J. M. DeFraites, W. S. Delaney, Wm. T. Donner, Edw. H. Fitzgerald, Geo. E. Flettrich, John Kentzel, H. D. Knoop, Fred Kuhne, J. R. Leininger, H. L. Loomis, Jr., Dr. F. W. McKee, Jno. H. McLin, A. J. Parlongue, W. C. Planchard, H. W. Rolfs, Richard Ryan, Fred Scherer, Hugh S. Suthon, Geo. Wenling, Louis Wieland, Edw. Wunderlich.

Full Paid Shares.....	9,262	Held by.....	869 Stockholders
Free Shares.....	6,099	Held by.....	1080 Stockholders
Pledged Shares.....	15,864	Held by.....	594 Stockholders
<b>Total Shares.....</b>	<b>31,225</b>	<b>Held by.....</b>	<b>2543 Stockholders</b>

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$1,542,400.00	Full paid stock.....	\$ 926,200.00
Loans secured by stock and otherwise.....	16,070.00	Installments and dividends accrued on Dayton stock.....	491,081.80
Stocks and bonds.....	39,076.43	Contingent loss and reserve fund.....	32,843.39
Due by borrowers for interest.....	2,433.95	Borrowed money and interest.....	160,000.00
Due by borrowers for taxes and insurance advanced.....	537.15	Liability under uncompleted loans.....	7,667.69
Office building, for use of Association.....	10,481.92	Sundry open accounts.....	128.14
Cash on hand and in bank.....	46,586.12	Undivided profits.....	40,754.03
Interest paid in advance on bills payable.....	1,089.48		
<b>Total.....</b>	<b>\$1,658,675.05</b>	<b>Total.....</b>	<b>\$1,658,675.05</b>

**PROFIT AND LOSS ACCOUNT—SIX MONTHS.**

PROFITS		LESS	
Interest collected.....	\$ 50,787.12	Expenses.....	\$ 5,616.69
Interest due by borrowers.....	2,433.95	Interest on borrowed money paid.....	6,995.76
Rents on real estate.....	494.00	Taxes and insurance paid.....	331.57
Profits derived from other sources.....	30.75	Repairs and expenditures on real estate.....	47.77
		<b>Total.....</b>	<b>\$ 12,991.79</b>
		Gross profit.....	\$ 53,745.82
		Less expenditures.....	12,991.79
<b>Total.....</b>	<b>\$ 53,745.82</b>	<b>Net profit.....</b>	<b>\$ 40,754.03</b>

**RECEIPTS AND DISBURSEMENTS—SIX MONTHS.**

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report....	\$ 15,896.92	Loans on vendor's privilege.....	\$ 439,407.53
Dues from current or installment stock.....	171,404.64	Loans on all other securities.....	23,630.20
Received from paid-up stock.....	215,300.00	Withdrawals of current or installment stock.....	106,846.47
Repayment of mortgage loans.....	239,858.98	Withdrawals of full paid or matured stock.....	70,500.00
Repayment of other loans.....	30,227.20	Dividends on full paid or matured stock paid.....	20,368.48
Interest collected.....	52,164.67	Borrowed money repaid.....	555,000.00
Receipts from rents.....	314.00	Interest on borrowed money.....	6,640.20
Borrowed money.....	550,000.00	Expenses of all kinds, including taxes and insurance.....	5,816.03
Sale of stocks and bonds.....	50.00	Stocks and bonds bought.....	419.25
		Liberty Bond interest.....	2.13
		Cash on hand to balance.....	46,586.12
<b>Total.....</b>	<b>\$1,275,216.41</b>	<b>Total.....</b>	<b>\$1,275,216.41</b>

SEMI-ANNUAL STATEMENT OF THE  
EQUITABLE HOMESTEAD ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1920.  
Organized May 10th, 1910.

OFFICERS.

W. C. ERMON, President. HENRY BERNIUS, Vice-President.  
HENRY C. BERNIUS, Vice-President. HENRY P. PFEFFER, Secy. and Treas.  
DIRECTORS—J. Zach Spearing, Bernard Titche, J. Paul Haller, H. Bernius, H. C. Bernius,  
C. B. Bernius, W. C. Ermon, John X. Wegmann, C. DiBartolo, Geo. Moroy, H. P. Pfeffer,  
R. Oliver, Jules Fazare, D. Schwartz, J. Young, Jr., W. F. Durr, Geo. Jacobs, F. F. Fullmer,  
J. W. Cirino, M. D., H. T. Evans, F. D. Costley, H. L. Swift, H. L. Hoehn, B. Werner,  
J. C. Fischer, Jas. Turnbull, P. C. Maurers, J. D. Byrne, W. B. Wilson, Wm. Siebert.

Full Paid Shares.....	2,456	Held by.....	136 Stockholders
Free Shares .....	3,721	Held by.....	238 Stockholders
Pledged Shares .....	4,821	Held by.....	184 Stockholders
Total Shares.....	10,998	Held by.....	558 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 482,100.00	Full paid stock.....	\$ 245,600.00
Loans secured by stock and otherwise .....	4,405.00	Installments and dividends on serial stock .....	161,256.19
Interest P. P. to banks.....	391.40	Contingent loss and reserve fund....	5,839.53
Incomplete loans.....	3,335.10	Borrowed money and interest.....	68,000.00
Due by borrowers for interest.....	397.47	Sundry open accounts.....	2,780.51
Due by borrowers for taxes and insurance advanced.....	235.54	Undivided profits.....	11,768.86
War Savings Stamps.....	211.50		
Furniture, fixtures and supplies.....	362.71		
Cash on hand and in bank.....	677.39		
Sundry open accounts.....	3,128.98		
Total.....	\$ 495,245.09	Total.....	\$ 495,245.09

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 15,275.45	Expenses .....	\$ 1,888.24
Interest due by borrowers.....	397.47	Interest on borrowed money paid....	2,015.82
		Total.....	\$ 3,904.06
		Gross profit.....	\$ 15,672.92
		Less expenditures.....	3,904.06
Total.....	\$ 15,672.92	Net profit.....	\$ 11,768.86

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report.....	\$ 14,146.80	Loans on vendor's privilege.....	\$ 173,900.00
Dues from current or installment stock .....	105,615.66	Loans on all other securities.....	7,200.00
Received from paid-up stock.....	45,600.00	Withdrawals of current or installment stock .....	28,606.14
Repayment of mortgage loans.....	7,100.00	Withdrawals of full paid or matured stock .....	25,000.00
Repayment of other loans.....	7,500.00	Dividends on full paid or matured stock paid.....	5,329.02
Interest collected.....	15,361.23	Borrowed money repaid.....	99,025.00
Receipts from rents.....	30.00	Interest on borrowed money.....	2,436.84
Taxes and insurance refunded.....	129.15	Deposits repaid.....	2,370.00
Borrowed money.....	148,325.00	Taxes and insurance advanced.....	235.52
Deposits .....	2,270.00	Expenses of all kinds, including taxes and insurance.....	1,918.24
From all other sources.....	2,383.91	Other disbursements.....	1,765.65
		Cash on hand to balance.....	675.34
Total.....	\$ 348,461.75	Total.....	\$ 348,461.75



## STATE BANKING DEPARTMENT

## SEMI-ANNUAL STATEMENT OF THE

**EUREKA HOMESTEAD SOCIETY**

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1920.  
Organized 1884.

**OFFICERS.**

JOHN MCGRAW, President.

A. C. NORCROSS, Vice-President.

CHAS. S. FAY, Vice-President.

ROBT. J. PALFREY, Secretary.

CHAS. J. BABST, Treasurer.

**DIRECTORS**—Chas. J. Babst, Louis Adolphe Livaudais, Edw. W. Rodd, Chas. S. Fay, John McGraw, Waldo B. Utley, Frank Henning, John McGuire, David Freeman, Jos. W. Lennox, Arthur C. Norcross, C. G. Rives, Jr.

Full Paid Shares.....	29,743	Held by.....	1628 Stockholders
Free Shares.....	58,707	Held by.....	3322 Stockholders
Pledged Shares.....	57,624	Held by.....	1031 Stockholders
Total Shares.....	146,074	Held by.....	5,981 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$2,881,200.00	Full paid stock.....	\$1,487,150.00
Loans secured by stock and otherwise.....	11,957.54	Installments and dividends on serial stock.....	89,055.44
Stocks and bonds.....	100,743.45	Installments and dividends accrued on Dayton stock.....	1,474,097.59
Incomplete loans.....	103,903.18	Interest advanced by members before due.....	285.30
Due by borrowers for interest.....	7,295.40	Contingent loss and reserve fund.....	65,902.89
Due by borrowers for taxes and insurance advanced.....	8,659.94	Deposits and interest thereon.....	59,021.89
Office building, for use of Association.....	45,000.00	Cert. Notes 4 and 5%.....	52,697.63
Office building alteration account.....	23,452.05	Sundry open accounts.....	8,842.92
Real Estate held during process of transfer.....	44,990.20	Undivided profits for 6 mo. ending 12-31-20, interest and all expenses paid.....	92,385.90
Cash on hand and in bank.....	93,910.89		
Sundry open accounts.....	7,526.96		
Prepaid insurance.....	800.00		
Total.....	\$3,329,439.61	Total.....	\$3,329,439.61

**PROFIT AND LOSS ACCOUNT—SIX MONTHS.**

PROFITS		LESS	
Interest collected.....	\$ 116,311.78	Expenses.....	\$ 15,552.90
Fines collected.....	195.34	Interest on borrowed money paid.....	4,672.59
Transfer and entrance fees collected.....	3.00	Taxes and insurance paid.....	1,519.32
Interest due by borrowers.....	7,295.40	Interest advanced by borrowers.....	285.30
Rents on real estate.....	930.00	Total.....	\$ 22,030.11
Profits derived from other sources.....	1,958.47		
Total.....	\$ 126,693.99	Gross profit.....	\$ 126,693.99
		Less expenditures.....	22,030.11
		Net profit.....	\$ 104,663.88

**RECEIPTS AND DISBURSEMENTS—SIX MONTHS.**

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report.....	112,153.90	Loans on vendor's privilege.....	\$ 764,100.00
Dues from current or installment stock.....	450,696.19	Loans on all other securities.....	11,879.00
Received from paid-up stock.....	418,600.00	Withdrawals of current or installment stock.....	147,828.87
Repayment of mortgage loans.....	429,106.18	Withdrawals of full paid or matured stock.....	138,900.00
Repayment of other loans.....	6,758.08	Dividends on current stock withdrawn.....	1,685.66
Interest collected.....	111,120.86	Dividends on full paid stock paid.....	35,574.05
Fines collected.....	172.61	Borrowed money repaid.....	329,350.00
Transfer and entrance fees collected.....	3.00	Interest on borrowed money.....	4,046.32
Receipts from rents.....	930.00	Deposits repaid.....	21,751.00
Taxes and insurance refunded.....	1,728.08	Taxes and insurance advanced.....	5,318.33
Borrowed money.....	4,300.00	Expenses of all kinds, including taxes and insurance.....	23,861.42
Deposits.....	19,196.74	Stocks and bonds bought.....	50,000.00
From all other sources.....	115,419.75	Other disbursements.....	41,979.85
Total.....	\$1,670,185.39	Cash on hand to balance.....	93,910.89
		Total.....	\$1,670,185.39

SEMI-ANNUAL STATEMENT OF THE  
**EXCELSIOR HOMESTEAD ASSOCIATION**

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending September 30, 1920.  
Organized March 15th, 1909.

OFFICERS.

PAUL FREUND, President. JOHN E. KING, Vice-President.  
FRANK B. O'LEARY, Vice-President. LOUISE E. SIMPSON, Secretary.  
B. C. PITTS, Treasurer.

**DIRECTORS**—John H. Bowie, Conrad G. Collins, H. Dabezies, Gregory De Reyna, G. S. Donaway, Paul Freund, Geo. A. Hall, John F. Hartmann, Ernest Jaubert, Jno. E. King, G. L. Kuntz, L. Mauburret, Frank B. O'Leary, B. C. Pitts, L. N. Reiser, Geo. W. Reiss, A. H. Seaward, O. H. Simpson, Louise E. Simpson, A. L. Smith, Henry Welsch.

Full Paid Shares.....	3098	Held by.....	460 Stockholders
Free Shares.....	1877	Held by.....	293 Stockholders
Pledged Shares.....	5003	Held by.....	184 Stockholders
Total Shares.....	9978	Held by.....	937 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 500,300.00	Full paid stock.....	\$ 309,800.00
Loans secured by stock and otherwise.....	4,500.00	Installments and dividends accrued on Dayton stock.....	100,924.55
Due by borrowers for taxes and insurance advanced.....	24.75	Contingent loss and reserve fund.....	7,957.82
Furniture, fixtures and supplies.....	1,026.70	Borrowed money and interest.....	101,000.00
Real Estate acquired by foreclosure and otherwise.....	3,203.85	Liabilities other than above.....	20.58
Cash on hand and in bank.....	20,489.22	Undivided profits.....	12,841.57
Liberty Bonds.....	3,000.00		
Total.....	\$ 532,544.52	Total.....	\$ 532,544.52

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Premiums or bonus earned.....	\$ 10.00	Expenses.....	\$ 1,858.48
Interest collected.....	17,274.00	Interest on borrowed money paid.....	2,583.95
		Total.....	\$ 4,442.43
		Gross profit.....	\$ 17,284.00
		Less expenditures.....	4,442.43
Total.....	\$ 17,284.00	Net profit.....	\$ 12,841.57

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report.....	\$ 22,685.83	Loans on vendor's privilege.....	\$ 128,200.00
Dues from current or installment stock.....	100,273.05	Loans on all other securities.....	5,105.00
Received from paid-up stock.....	54,400.00	Withdrawals of current or installment stock.....	10,249.20
Repayment of other loans.....	1,865.00	Withdrawals of full paid or matured stock.....	42,300.00
Interest collected.....	17,274.00	Dividends on full paid or matured stock paid.....	8,116.13
Premiums or bonus collected.....	10.00	Borrowed money repaid.....	55,000.00
Receipts from rents.....	464.76	Interest on borrowed money.....	2,583.95
Proceeds of sale of real estate.....	16,043.84	Deposits repaid.....	3,680.41
Taxes and insurance refunded.....	117.20	Taxes and insurance advanced.....	141.95
Borrowed money.....	65,000.00	Expenses of all kinds, including taxes and insurance.....	3,288.23
Deposits.....	3,180.41	Cash on hand to balance.....	20,489.22
		Incomplete loans.....	2,160.00
Total.....	\$ 281,314.09	Total.....	\$ 281,314.09

SEMI-ANNUAL STATEMENT OF THE  
FIDELITY HOMESTEAD ASSOCIATION

Located at New Orleans, Parish of Orleans.

For the Six Months Ending December 31, 1920.

Organized December 28th, 1908.

OFFICERS.

HORACE BROWNELL, President.

ALLAIN C. ANDRY, Secretary.

W. J. BOSWORTH, Vice-President.

E. H. SINGREEN, Treasurer.

DIRECTORS—Horace Brownell, C. R. Brownell, Frank Bethune, W. J. Bosworth, R. J. Bosworth, E. J. Coulon, M. S. Dreifus, W. M. Ellin, Jos. Fabacher, A. E. Johnson, A. H. Kussmann, A. Lichtenag, J. A. Rodick, H. Seidel, E. H. Singreen and Maurice Stockton.

Full Paid Shares.....	8,731	Held by.....	895 Stockholders
Free Shares.....	1,643	Held by.....	414 Stockholders
Pledged Shares.....	10,951	Held by.....	329 Stockholders
Total Shares.....	21,325	Held by.....	1638 Stockholders

ASSETS	
Mortgage loans secured by vendor's privilege.....	\$1,056,800.00
Loans secured by stock and otherwise.....	25,750.00
Loans unsecured.....	2,151.33
Stocks and bonds, (Liberty and Victory).....	9,500.00
Incomplete loans.....	41,611.59
Due by borrowers for interest.....	4,999.96
Due by borrowers for taxes and insurance advanced.....	1,415.63
Cash on hand and in bank.....	37,383.22
Sundry open accounts.....	345.32
War Savings Stamps.....	842.00

LIABILITIES	
Full paid stock.....	\$ 873,100.00
Installments and dividends accrued on Dayton stock.....	169,570.06
Interest advanced by members before due.....	661.45
Contingent loss and reserve fund.....	12,700.00
Borrowed money and interest.....	88,397.17
Sundry open accounts.....	110.00
Undivided profits June 30, 1920.....	3,076.09
Undivided profits December 31, 1920.....	33,184.48

Total.....\$1,180,799.25

Total.....\$1,180,799.25

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS	
Interest collected.....	\$ 39,790.67
Interest due by borrowers.....	4,999.96

LESS	
Expenses.....	\$ 5,018.03
Interest on borrowed money paid.....	4,816.45
Interest advanced by borrowers.....	661.45
Stationery and supplies.....	173.05
Interest due on borrowed money.....	897.17
Other losses.....	40.00

Total.....\$ 11,606.15

Gross profit.....\$ 44,790.63  
Less expenditures.....11,606.15

Total.....\$ 44,790.63

Net profit.....\$ 33,184.48

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS	
Cash on hand close of last report.....	\$ 51,273.13
Dues from current or installment stock.....	144,855.14
Received from paid-up stock.....	154,600.00
Repayment of mortgage loans.....	169,361.35
Repayment of other loans.....	21,569.50
Interest collected.....	41,540.53
Taxes and insurance refunded.....	1,427.21
Borrowed money.....	60,000.00
From all other sources.....	3,083.88

DISBURSEMENTS	
Loans on vendor's privilege.....	\$ 270,813.99
Loans on all other securities.....	29,275.00
Withdrawals of current or installment stock.....	65,939.75
Withdrawals of full paid or matured stock.....	55,300.00
Dividends on full paid or matured stock paid.....	24,504.92
Borrowed money repaid.....	150,250.00
Interest on borrowed money.....	4,816.45
Taxes and insurance advanced.....	1,238.11
Expenses of all kinds, including taxes and insurance.....	5,191.08
Other disbursements.....	2,998.22
Cash on hand to balance.....	37,383.22

Total.....\$ 647,710.74

Total.....\$ 647,710.74

SEMI-ANNUAL STATEMENT OF THE  
FRENCH MARKET HOMESTEAD ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1920.  
Organized June 23rd, 1905.

## OFFICERS.

JOHN ALSINA, President. MARCO POPOVICH, Vice-President.  
SALVADOR CUQUET, Vice-President. N. S. JOVANOVIH, Secretary.  
C. F. PATTERSON, Asst. Secretary. DR. A. NOHA, Treasurer.

DIRECTORS—John Alsina, Dr. S. Meredino, Mathew Oldenburg, Joseph Kiefer, George W. Creevy,  
Dr. John A. Devron, John H. Hammel, F. D. Charbonnet, N. S. Jovanovich, Geo. Muller,  
Dr. Adolph Noha, Chas. F. Patterson, A. J. Peters, Marco A. Pizzati, Marco Popovich,  
Emile I. Rambaud, Charles Callea, Michael J. Rouchell, Dr. A. Louis Ducasse, Frederick  
B. Schmidt, Salvador Cuquet, Fred E. Weidig, Sam P. Simone, Paul Vandenlowe, Alphonse  
Verlanques.

Full Paid Shares.....	3252	Held by.....	364 Stockholders
Free Shares.....	1410	Held by.....	257 Stockholders
Pledged Shares.....	4497	Held by.....	246 Stockholders
Total Shares.....	9159	Held by.....	867 Stockholders

ASSETS	
Mortgage loans secured by ven- dor's privilege.....	\$ 449,700.00
Loans secured by stock and other- wise.....	690.00
U. S. Liberty Bonds and W. S. S.....	2,118.00
Incomplete loans.....	6,600.00
Due by borrowers for taxes and in- surance advanced.....	243.18
Office building, for use of Associa- tion.....	4,459.62
Furniture and fixtures.....	500.00
Real Estate acquired by foreclosure and otherwise.....	1,265.50
Cash on hand and in bank.....	24,747.67

Total.....\$ 490,323.97

LIABILITIES	
Full paid stock.....	\$ 325,200.00
Installments and dividends accrued on Dayton stock.....	72,161.94
Interest advanced by members be- fore due.....	651.22
Contingent loss and reserve fund.....	5,329.24
Deposits and interest thereon.....	456.00
Borrowed money and interest.....	75,000.00
Undivided profits, 6 months ending December 31, 1920.....	11,525.57

Total.....\$ 490,323.97

## PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS	
Interest collected.....	\$ 16,510.84
Rents on real estate.....	62.27
Profits derived from other sources.....	52.72

Total.....\$ 16,625.83

LESS	
Expenses.....	\$ 3,179.52
Interest on borrowed money paid.....	1,225.66
Taxes and insurance paid.....	29.59
Repairs and expenditures on real estate.....	2.90
Losses on real estate sold.....	348.09
Depreciation in value on furniture and fixtures.....	314.50

Total.....\$ 5,100.26

Gross profit.....	\$ 16,625.83
Less expenditures.....	5,100.26

Net profit.....\$ 11,525.57

## RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS	
Cash on hand close of last report.....	\$ 711.66
Dues from current or installment stock.....	110,981.88
Received from paid-up stock.....	7,800.00
Repayment of mortgage loans.....	44,661.75
Repayment of other loans.....	668.19
Interest collected.....	16,735.25
Receipts from rents.....	66.09
Proceeds of sale of real estate.....	11,297.58
Taxes and insurance refunded.....	446.29
Borrowed money.....	75,000.00
Deposits.....	10,201.83
From all other sources.....	101.31

Total.....\$ 278,671.74

DISBURSEMENTS	
Loans on vendor's privilege.....	\$ 130,700.00
Loans on all other securities.....	6,990.00
Withdrawals of current or install- ment stock.....	55,795.43
Withdrawals of full paid or matured stock.....	25,000.00
Dividends on full paid or matured stock paid.....	8,980.82
Interest on borrowed money.....	1,225.66
Deposits repaid.....	10,134.42
Taxes and insurance advanced.....	629.21
Purchases real estate and improve- ments thereon.....	11,040.90
Expenses of all kinds, including taxes and insurance.....	3,149.10
Other disbursements.....	278.53
Cash on hand to balance.....	24,747.67

Total.....\$ 278,671.74



SEMI-ANNUAL STATEMENT OF THE  
GENERAL BUILDING AND LOAN ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1920.

OFFICERS.

A. H. JOHNESS, President. W. B. SUMMERS, Vice-President.  
A. H. AHTEN, Vice-President. JNO. E. BOUDREAUX, Secretary.  
JOS. WECKERLING, Treasurer.  
DIRECTORS—A. H. Johness, Otto J. Mayer, Jos. Weckerling, A. H. Ahten, J. E. Chenet, W. J. Williams, W. R. Toledano, Jos. D. Martin, W. B. Summers, Conrad Buchler, M. P. Arnoult, J. J. Conway, Geo. J. Jaycox, Adam Lorch, Jr., Jules G. Fisher, August Christina, L. L. Chenet, James Ricker, W. A. Colongne, F. D. Charbonnet, Jr., Raymond Gauche.

Full Paid Shares.....	274	Held by.....	30 Stockholders
Free Shares.....	387	Held by.....	46 Stockholders
Pledged Shares.....	862½	Held by.....	36 Stockholders
Total Shares.....	1523½	Held by.....	112 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 89,150.00	Full paid stock.....	\$ 27,400.00
Loans secured by stock and otherwise.....	3,175.00	Installments and dividends accrued on Dayton stock.....	11,999.02
Due by borrowers for interest.....	833.56	Dues advanced by members before due.....	35.55
Due by borrowers for taxes and insurance advanced.....	39.05	Contingent loss and reserve fund.....	25.32
Furniture, fixtures and supplies.....	143.71	Deposits and interest thereon.....	5,714.61
Real Estate acquired by foreclosure and otherwise.....	500.00	Borrowed money and interest.....	47,060.00
Cash on hand and in bank.....	8.21	Liability under uncompleted loans..	150.00
		Sundry open accounts.....	50.00
		Undivided profits.....	1,415.03
Total.....	\$ 93,849.53	Total.....	\$ 93,849.53

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Premiums or bonus earned.....	\$ 646.50	Expenses .....	\$ 811.20
Interest collected.....	2,693.93	Interest on borrowed money paid.....	1,922.96
Interest due by borrowers.....	804.55	Interest advanced by borrowers.....	35.55
		Total.....	\$ 2,769.71
		Gross profit.....	\$ 4,144.98
		Less expenditures.....	2,769.71
Total.....	\$ 4,144.98	Net profit.....	\$ 1,375.27

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report....	\$ 399.20	Loans on vendor's privilege.....	\$ 14,800.00
Dues from current or installment stock.....	11,257.30	Loans on all other securities.....	3,200.00
Received from paid-up stock.....	2,100.00	Withdrawals of current or installment stock.....	8,927.48
Repayment of mortgage loans.....	9,000.00	Withdrawals of full paid or matured stock.....	1,600.00
Repayment of other loans.....	94.37	Dividends on current stock withdrawn.....	114.16
Interest collected.....	3,101.37	Dividends on full paid or matured stock paid.....	665.50
Premiums or bonus collected.....	646.50	Borrowed money repaid.....	100,660.00
Borrowed money.....	101,780.00	Interest on borrowed money.....	1,269.89
Certificates of indebtedness.....	4,400.00	Expenses of all kinds, including taxes and insurance.....	811.20
From all other sources.....	632.20	Other disbursements.....	1,354.50
		Cash on hand to balance.....	8.21
Total.....	\$ 133,410.94	Total.....	\$ 133,410.94

SEMI-ANNUAL STATEMENT OF THE  
GREATER NEW ORLEANS HOMESTEAD ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1920.

OFFICERS.

T. P. THOMPSON, President. E. P. BRANDAO, First Vice-President.  
GOWAN HARRIS, Second Vice-President. JOS. DRESNER, Secretary and Treasurer  
DIRECTORS—T. P. Thompson, Jos. Dresner, Henry Mooney, J. D. Dresner, Robert W. Markel,  
E. P. Brandao, Gowan Harris, Wm. Henry Brown, Benj. Crump, Jr., Wm. C. Dufour,  
F. B. Finney, Wm. F. Armstrong, J. J. Garvey, C. L. Keppler, Sam Klinger, C. H. Kern,  
Dr. Jerome E. Landry, Jas. A. Malloy, U. Marinoni, Jr., R. F. Mestayer, D. R. Miller,  
R. W. Otte, Perry Roehm, Herbert H. Ruch, Edward Schincke, A. Vivard.

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 430,400.00	Full paid stock.....	\$ 229,100.00
Loans secured by stock and otherwise .....	2,771.00	Installments and dividends accrued on Dayton stock.....	59,975.26
Stocks and bonds.....	1,100.00	Contingent loss and reserve fund.....	5,631.53
Real Estate held during process of transfer .....	11,829.80	Borrowed money and interest.....	147,750.00
Cash on hand and in bank.....	5,855.63	Sundry open accounts.....	591.00
Sundry open accounts.....	10.00	Undivided profits.....	8,918.64
Total.....	\$ 451,966.43	Total.....	\$ 451,966.43

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 16,918.56	Expenses .....	\$ 2,787.66
Profits derived from other sources..	137.77	Interest on borrowed money paid....	5,350.03
		Total.....	\$ 8,137.69
		Gross profit.....	\$ 17,056.33
		Less expenditures.....	8,137.69
Total.....	\$ 17,056.33	Net profit.....	\$ 8,918.64

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report....	\$ 14,569.95	Loans on vendor's privilege.....	\$ 138,200.00
Dues from current or installment stock .....	104,433.84	Loans on all other securities.....	2,461.00
Received from paid-up stock.....	46,600.00	Withdrawals of current or installment stock.....	92,598.80
Repayment of mortgage loans.....	86,100.00	Withdrawals of full paid or matured stock .....	23,600.00
Repayment of other loans.....	155.00	Dividends on full paid or matured stock paid.....	5,301.94
Interest collected.....	16,918.56	Borrowed money repaid.....	30,970.28
Borrowed money.....	38,300.00	Interest on borrowed money.....	5,350.03
From all other sources.....	13,720.22	Expenses of all kinds, including taxes and insurance.....	2,790.16
		Other disbursements.....	13,669.73
		Cash on hand to balance.....	5,855.63
Total.....	\$ 320,797.57	Total.....	\$ 320,797.57

SEMI-ANNUAL STATEMENT OF THE  
HIBERNIA HOMESTEAD ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1920.  
Organized August 25th, 1903.

OFFICERS.

FRANK B. SULLIVAN, President. H. J. CASSIDY, Vice-President.  
A. S. CAIN, Secretary and Treasurer.  
DIRECTORS—G. O. Bergeron, F. W. Bogel, Chas. G. Cannon, W. G. Dougall, A. C. Doskey,  
A. Demourelle, Wm. P. Dillon, Jas. Collins, Jos. V. Glas, Robt. A. Hicks, B. G. Holzer,  
S. H. Livaudais, J. K. Loyacano, John F. Lally, F. L. Manthey, W. G. Mattes, C. F. Mock,  
R. McCarthy, Jr., J. P. Sullivan, L. Verges, N. O. Pedrick, Wm. J. Wall.

Full Paid Shares.....	2015	Held by.....	195	Stockholders
Free Shares.....	2347	Held by.....	233	Stockholders
Pledged Shares.....	2894	Held by.....	105	Stockholders
Total Shares.....	7256	Held by.....	533	Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by ven-		Full paid stock.....	\$ 201,500.00
dor's privilege.....	\$ 289,400.00	Installments and dividends accrued	
Loans secured by stock and other-		on Dayton stock.....	107,359.52
wise.....	1,827.00	Contingent loss and reserve fund.....	10,628.72
Incomplete loans.....	48,245.16	Borrowed money and interest.....	30,801.52
Due by borrowers for interest.....	1,726.75	Sundry open accounts.....	212.65
Due by borrowers for taxes and in-		Undivided profits, six months.....	8,002.33
surance advanced.....	410.80		
Furniture, fixtures and supplies.....	446.60		
Real Estate acquired by foreclosure			
and otherwise.....	1,487.66		
Cash on hand and in bank.....	9,521.80		
Sundry open accounts.....	1,417.47		
Assets other than above.....	7.50		
War Savings Stamps.....	417.00		
Liberty Bonds.....	3,597.00		
Total.....	\$ 358,504.74	Total.....	\$ 358,504.74

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 11,286.07	Expenses.....	\$ 2,629.13
Interest due by borrowers.....	1,726.75	Interest on borrowed money paid.....	2,381.36
		Total.....	\$ 5,010.49
		Gross profit.....	\$ 13,012.82
		Less expenditures.....	5,010.49
Total.....	\$ 13,012.82	Net profit.....	\$ 8,002.33

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report.....	\$ 11,240.93	Loans on vendor's privilege.....	\$ 91,784.46
Dues from current or installment		Loans on all other securities.....	2,295.00
stock.....	47,775.68	Withdrawals of current or install-	
Received from paid-up stock.....	54,500.00	ment stock.....	10,282.65
Repayment of mortgage loans.....	6,200.00	Withdrawals of full paid or matured	
Repayment of other loans.....	1,098.00	stock.....	18,100.00
Interest collected.....	8,964.25	Dividends on full paid or matured	
Taxes and insurance refunded.....	613.16	stock paid.....	4,634.00
Deposits.....	20,628.53	Borrowed money repaid.....	10,000.00
		Interest on borrowed money.....	480.91
		Taxes and insurance advanced.....	1,110.80
		Expenses of all kinds, including	
		taxes and insurance.....	2,629.13
		Other disbursements.....	181.80
		Cash on hand to balance.....	9,521.80
Total.....	\$ 151,020.55	Total.....	\$ 151,020.55

SEMI-ANNUAL STATEMENT OF THE  
**HOMESEEEKERS BUILDING AND LOAN ASSOCIATION**

Located at New Orleans, Parish of Orleans.  
 For the Six Months Ending December 31, 1920.  
 Organized June 1st, 1909.

OFFICERS.

JOHN L. OSTER, President. R. ROUGELOT, Vice-President.  
 M. J. HARTSON, Vice-President. EDWARD J. NOLAN, Secretary.  
 R. E. ROUGELOT, Treasurer.  
 DIRECTORS—John L. Oster, Robert Rougelot, M. J. Hartson, Louis Knop, W. L. Hughes,  
 Thos. Doyle, W. P. Bradburn, M. L. Villa, O. J. Mayer, Dr. F. R. Gomila, Robert Legier,  
 Chas. Anderson, Dr. E. E. Lamothe, A. J. Castaing, Dr. Wallace Wood, J. W. Engelhardt,  
 Peter Everett, Chas. J. Hauer, W. Harry Clark, John R. McMahon, F. X. O'Donnell,  
 T. T. Reboul, P. B. Habans, R. E. Rougelot.

Full Paid Shares.....	3114	Held by.....	255 Stockholders
Free Shares.....	6446	Held by.....	683 Stockholders
Pledged Shares.....	7366	Held by.....	222 Stockholders
Total Shares.....	16926	Held by.....	1160 Stockholders

ASSETS

Mortgage loans secured by ven-	
dor's privilege.....	\$ 628,800.00
Stocks and bonds.....	4,394.00
Incomplete loans.....	2,200.00
Office building, for use of Associa-	
tion.....	18,175.95
Furniture, fixtures and supplies.....	650.65
Cash on hand and in bank.....	62,189.21

Total.....\$ 716,409.81

LIABILITIES

Full paid stock.....	\$ 311,400.00
Installments and dividends accrued	
on Dayton stock.....	340,711.48
Contingent loss and reserve fund...	23,309.18
Borrowed money and interest.....	20,500.00
Undivided profits.....	20,489.15

Total.....\$ 716,409.81

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS

Interest collected.....	\$ 23,696.48
Rents on real estate.....	532.76

Total.....\$ 24,229.24

LESS

Expenses .....	\$ 3,291.77
Interest on borrowed money paid...	150.47
Taxes and insurance paid.....	297.85

Total.....\$ 3,740.09

Gross profit.....	\$ 24,229.24
Less expenditures.....	3,740.09

Net profit.....\$ 20,489.15

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS

Cash on hand close of last report..	\$ 25,711.94
Dues from current or installment	
stock .....	211,857.51
Received from paid-up stock.....	51,500.00
Repayment of mortgage loans.....	123,100.00
Interest collected.....	23,684.48
Receipts from rents.....	532.76
Taxes and insurance refunded.....	112.30
Borrowed money.....	3,000.00
From all other sources.....	223.35

Total.....\$ 439,722.34

DISBURSEMENTS

Loans on vendor's privilege.....	\$ 165,390.00
Withdrawals of current or install-	
ment stock .....	134,802.90
Withdrawals of full paid or matured	
stock .....	18,100.00
Dividends on full paid or matured	
stock paid.....	7,744.14
Borrowed money repaid.....	46,700.00
Interest on borrowed money.....	725.97
Deposits repaid.....	180.00
Expenses of all kinds, including	
taxes and insurance.....	3,589.62
Other disbursements.....	300.50
Cash on hand to balance.....	62,189.21

Total.....\$ 439,722.34



# SEMI-ANNUAL STATEMENT OF THE IDEAL SAVINGS AND HOMESTEAD ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1920.  
Organized October 7th, 1908.

## OFFICERS.

COLLIN E. McNEILL, President. E. W. VACHER, First Vice-President.  
H. H. DAWSON, Second Vice-President. E. G. GOULD, Secretary and Treasurer.  
DIRECTORS—Collin E. McNeill, Wm. Leninger, H. H. Dawson, Fred Deibel, B. C. Shields,  
E. W. Vacher, M. J. Rooney, M. D. E. Hite, Wm. A. Wenck, J. G. Hauser, R. A. Tansey,  
E. G. Gould, W. L. Barthel, A. E. Wigley, M. Picheloup.

Full Paid Shares.....	3542	Held by.....	342 Stockholders
Free Shares.....	1623	Held by.....	271 Stockholders
Pledged Shares.....	4636	Held by.....	197 Stockholders
Total Shares.....	9801	Held by.....	810 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 463,600.00	Full paid stock.....	\$ 354,200.00
Loans secured by stock and otherwise.....	1,438.00	Installments and dividends accrued on Dayton stock.....	113,874.91
Stocks and bonds.....	6,573.91	Contingent loss and reserve fund.....	6,371.08
Incomplete loans.....	17,211.89	Borrowed money and interest.....	59,950.00
Due by borrowers for interest.....	6,510.33	Liability under uncompleted loans..	1,840.81
Due by borrowers for taxes and insurance advanced.....	641.13	Undivided profits.....	13,652.34
Real Estate acquired by foreclosure and otherwise.....	12,358.88		
Cash on hand and in bank.....	38,107.17		
Sundry open accounts.....	3,447.83		
Total.....	\$ 549,889.14	Total.....	\$ 549,889.14

## PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Premiums or bonus earned.....	\$ 6,920.00	Expenses.....	\$ 3,712.21
Interest collected.....	16,536.13	Interest on borrowed money.....	2,909.61
Profits derived from other sources..	415.00	Losses on real estate sold.....	3,596.97
		Total.....	\$ 10,218.79
		Gross profit.....	\$ 23,871.13
		Less expenditures.....	10,218.79
Total.....	\$ 23,871.13	Net profit.....	\$ 13,652.34

## RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report..	\$ 48,531.83	Loans on vendor's privilege.....	\$ 118,079.26
Dues from current or installment stock.....	48,017.30	Loans on all other securities.....	863.00
Received from paid-up stock.....	83,700.00	Withdrawals of current or installment stock.....	8,965.91
Repayment of other loans.....	90.00	Withdrawals of full paid or matured stock.....	18,500.00
Interest collected.....	16,036.84	Dividends on full paid or matured stock paid.....	9,055.54
Premiums or bonus collected.....	6,920.00	Borrowed money repaid.....	152,000.00
Receipts from rents.....	261.29	Interest on borrowed money.....	2,909.61
Taxes and insurance refunded.....	670.79	Deposits repaid.....	500.00
Borrowed money.....	135,000.00	Taxes and insurance advanced.....	609.76
Deposits.....	500.00	Expenses of all kinds, including taxes and insurance.....	3,712.21
Sale of stocks and bonds.....	404.63	Stocks and bonds bought.....	50.00
From all other sources.....	14,728.78	Other disbursements.....	1,509.00
		Cash on hand to balance.....	38,107.17
Total.....	\$ 354,861.46	Total.....	\$ 354,861.46

SEMI-ANNUAL STATEMENT OF THE  
INDUSTRIAL HOMESTEAD ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending November 30, 1920.  
Organized January, 1910.

OFFICERS.

J. D. O'KEEFE, President. HARRY T. HOWARD, Vice-President.  
J. L. ONORATO, Vice-President. E. A. WAGNER, Secretary and Treasurer.  
DIRECTORS—A. D. Danziger, Arthur Dell'Orto, Dr. C. A. M. Dorrestein, F. J. Dreyfous,  
Walter M. Geary, C. F. Goll, Harry T. Howard, L. T. Kirm, Patrick McGill, W. J. Montgomery,  
J. D. O'Keefe, J. L. Onorato, Chas. Roth, Sebastian Roy, Dr. P. B. Salatch, L. L. Villere,  
James J. Malochee, E. A. Wagner.

Full Paid Shares.....	3708	Held by.....	402 Stockholders
Free Shares.....	4459	Held by.....	379 Stockholders
Pledged Shares.....	426	Held by.....	219 Stockholders
Total Shares.....	8593	Held by.....	1000 Stockholders

ASSETS

Mortgage loans secured by ven-	
dor's privilege.....	\$ 870,950.00
Loans secured by stock and other-	
wise .....	1,522.00
Liberty Bonds and War Savings	
Stamps .....	25,817.00
Incomplete loans.....	34,700.00
Due by borrowers for interest.....	2,010.75
Due by borrowers for taxes and in-	
surance advanced.....	527.41
Furniture and fixtures.....	466.00
Real Estate acquired by foreclosure	
and otherwise.....	1,830.15
Real Estate held during process of	
transfer.....	1,011.30
Cash on hand and in bank.....	871.56
Sundry open accounts.....	124.80
Assets other than above.....	5.00

Total.....\$ 939,835.97

LIABILITIES

Full paid stock.....	\$ 370,800.00
Installments on non-bonus loans.....	102,107.53
Installments and dividends accrued	
on Dayton stock.....	250,213.81
Contingent loss and reserve fund....	21,960.14
Deposits .....	3,565.72
Borrowed money.....	156,190.00
Liability under uncompleted loans..	15,198.00
Liabilities other than above.....	10.00
Undivided profits, net for 6 months	19,790.77

Total.....\$ 939,835.97

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS

Interest collected.....	\$ 24,056.00
Interest due by borrowers.....	2,010.75
Profits derived from other sources	732.32

Total.....\$ 26,799.07

LESS

Expenses .....	\$ 3,223.56
Interest on borrowed money paid....	3,784.74
Total.....	\$ 7,008.30
Gross profit.....	\$ 26,799.07
Less expenditures.....	7,008.30

Net profit.....\$ 19,790.77

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS

Cash on hand close of last report...\$	19,237.53
Dues from current or installment	
stock .....	95,593.90
Received from paid-up stock.....	65,200.00
Repayment of mortgage loans.....	133,750.00
Repayment of other loans.....	6,140.00
Interest collected.....	25,218.68
Taxes and insurance refunded.....	228.01
Borrowed money.....	76,190.00
Deposits .....	5,465.72
From all other sources.....	357.35

Total.....\$ 427,381.19

DISBURSEMENTS

Loans on vendor's privilege.....	\$ 309,432.00
Loans on all other securities.....	575.00
Withdrawals of current or install-	
ment stock.....	88,734.61
Withdrawals of full paid or matured	
stock .....	9,400.00
Dividends on full paid or matured	
stock paid.....	8,892.15
Interest on borrowed money.....	3,784.74
Deposits repaid.....	1,900.00
Taxes and insurance advanced.....	175.85
Expenses of all kinds, including	
taxes and insurance.....	2,950.31
Other disbursements.....	664.97
Cash on hand to balance.....	871.56

Total.....\$ 427,381.19

# SEMI-ANNUAL STATEMENT OF THE JACKSON BUILDING AND LOAN ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1920.  
Organized February 8, 1887. Amended March 7, 1918.

## OFFICERS.

J. NIENABER, President. J. BUCKENMEYER, First Vice-President.  
A. BARRERE, Second Vice-President M. GEO DE LUCAS, Secretary and Treasurer.  
DIRECTORS—H. A. Bursley, E. Pomes, R. Legier, Fred Deibel, J. B. Humphreys, T. H. Bernhardt,  
Joe. E. Blum, A. Barba, J. V. Calhoun, Jr., D. H. Culligan, H. Tete, O. Debat, M. de Lucas,  
G. E. Egdorf, Wm. Henderson, Jos. Kantz, W. L. Loubat, W. W. Young, Wm. Maylie,  
E. Munchow, Geo. W. McLean, W. A. Porteous, E. A. Rappannier, Gus. D. Revol.

Full Paid Shares.....	4779½	Held by.....	330 Stockholders
Free Shares.....	4635	Held by.....	419 Stockholders
Children Shares.....	53	Held by.....	45 Stockholders
Pledged Shares.....	10,200	Held by.....	361 Stockholders
Total Shares.....	19,667½	Held by.....	1155 Stockholders

ASSETS	
Mortgage loans secured by vendor's privilege.....	\$ 832,150.00
Loans secured by stock and otherwise .....	18,342.25
Incomplete loans.....	117,899.98
Due by borrowers for interest.....	2,673.68
Due by borrowers for taxes and insurance advanced.....	734.78
Furniture, fixtures and supplies.....	600.00
Cash on hand and in bank.....	37,525.18
Liberty Bonds.....	2,250.00
War Savings Stamps.....	95.00

LIABILITIES	
Full paid stock.....	\$ 477,950.00
Installments and dividends accrued on Dayton stock.....	223,925.66
Contingent loss and reserve fund.....	4,174.50
Borrowed money and interest.....	217,748.25
Liability under uncompleted loans.....	60,465.00
Liabilities other than above.....	5,048.25
Undivided profits.....	22,959.21

Total.....\$1,012,270.87

Total.....\$1,012,270.87

## PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS	
Interest collected.....	\$ 26,860.55
Interest due by borrowers.....	202.75
Rents on real estate.....	150.00
Profits derived from other sources.....	23.98
Int. from banks.....	243.44
Int. from Liberty Bonds.....	30.19
Total.....	\$ 27,510.91

LESS	
Expenses .....	\$ 4,551.70
Total.....	\$ 4,551.70
Gross profit.....	\$ 27,510.91
Less expenditures.....	4,551.70
Net profit.....	\$ 22,959.21

## RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS	
Cash on hand close of last report....	\$ 35,854.93
Dues from current or installment stock .....	114,561.28
Received from paid-up stock.....	79,850.00
Repayment of mortgage loans.....	128,450.00
Repayment of other loans.....	37,292.71
Interest collected.....	32,023.22
Receipts from rents.....	150.00
Borrowed money.....	40,500.00
From all other sources.....	7,458.88

DISBURSEMENTS	
Loans on vendor's privilege.....	\$ 211,890.98
Loans on all other securities.....	81,079.05
Withdrawals of current or installment stock.....	47,943.27
Withdrawals of full paid or matured stock .....	40,625.00
Dividends on full paid or matured stock paid.....	11,500.81
Borrowed money repaid.....	25,000.00
Interest on borrowed money.....	5,421.11
Taxes and insurance advanced.....	8.75
Expenses of all kinds, including taxes and insurance.....	4,551.70
Other disbursements.....	10,595.17
Cash on hand to balance.....	37,525.18

Total.....\$ 476,141.02

Total.....\$ 476,141.02

## SEMI-ANNUAL STATEMENT OF THE

**LIBERTY HOMESTEAD**

Located at New Orleans, Parish of Orleans.  
 For the Six Months Ending December 31, 1920.  
 Organized November 19, 1885.

**OFFICERS.**

L. E. RABOUIN, President. JNO. J. DARRIEUX, Vice-President.  
 FRED QUERENS, JR., Secretary and Treasurer.  
**DIRECTORS**—Louis R. Sassinot, Fred Querens, Jr., John Fillmore Elliott, Roger Meunier, Peter  
 Cougot, A. P. Schiro, Henry Prados, J. Manuel Elliot, D. Claiborne, B. Mendelson, Paul  
 Theriot, Roger Arnauld, Louis E. Rabouin, Hyman Mithoff, Chas. deB. Claiborne, Wm. H.  
 Howcott, Ph. G. Huth, F. C. Querens, Chas. Albright, Wm. J. Cousins, Morris Feitel,  
 John J. Darrieux.

Full Paid Shares.....	22,304	Held by.....	606 Stockholders
Loan \$100.00 Shares.....	4,295	Held by.....	473 Stockholders
Free Shares.....	14,141	Held by.....	..... Stockholders
Investment Shares.....	4,711	Held by.....	524 Stockholders
Pledged Shares.....	41	Held by.....	2 Stockholders
Total Shares.....	45,492	Held by.....	—— Stockholders

**ASSETS**

Mortgage loans secured by ven- dor's privilege.....	\$1,138,950.00
Loans secured by stock and other- wise.....	850.00
Stocks and bonds.....	64,778.36
Incomplete loans.....	5,300.00
Furniture, fixtures and supplies.....	768.90
Real Estate acquired by foreclosure and otherwise.....	1,611.53
Real Estate held during process of transfer.....	148,036.55
Cash on hand and in bank.....	22,830.52
Sundry open accounts.....	3,413.71
Assets other than above.....	12.50

Total.....\$1,386,552.07

**LIABILITIES**

Full paid stock.....	\$ 539,725.00
Dividends on full paid or matured stock.....	282,499.43
Installments and dividends accrued on Dayton stock.....	138,460.73
Contingent loss and reserve fund.....	43,032.25
Deposits and interest thereon.....	68,366.11
Borrowed money and interest.....	248,000.00
Sundry open accounts.....	48,351.70
Undivided profits.....	18,116.85

Total.....\$1,386,552.07

**PROFIT AND LOSS ACCOUNT—SIX MONTHS.****PROFITS**

Interest collected.....	\$ 48,789.74
Total.....	\$ 48,789.74

**LESS**

Expenses.....	\$ 2,907.01
Interest on borrowed money paid.....	11,056.28
Total.....	\$ 13,963.29
Gross profit.....	\$ 48,789.74
Less expenditures.....	13,963.29
Net profit.....	\$ 34,826.45

**RECEIPTS AND DISBURSEMENTS—SIX MONTHS.****RECEIPTS**

Cash on hand close of last report....	\$ 16,445.57
Dues from current or installment stock.....	45,942.00
Received from paid-up stock.....	44,675.00
Repayment of mortgage loans.....	130,573.97
Repayment of other loans.....	1,498.50
Interest collected.....	48,789.74
Taxes and insurance refunded.....	1,568.40
Borrowed money.....	7,000.00
Certificates of Indebtedness.....	36,701.52
From all other sources.....	139,185.40

Total.....\$ 472,380.10

**DISBURSEMENTS**

Loans on vendor's privilege.....	\$ 109,325.35
Loans on all other securities.....	1,600.00
Withdrawals of current or instal- ment stock.....	55,552.18
Withdrawals of full paid or matured stock.....	62,550.00
Dividends on current stock with- drawn.....	1,840.00
Dividends on full paid or matured stock paid.....	16,709.60
Borrowed money repaid.....	47,000.00
Interest on borrowed money.....	9,631.87
Repaid Certificates of Indebtedness..	29,321.70
Interest on Certificates of Indebted- ness.....	1,434.41
Taxes and insurance advanced.....	1,054.50
Expenses of all kinds, including taxes and insurance.....	2,907.01
Stocks and bonds bought.....	185.90
Other disbursements.....	110,437.06
Cash on hand to balance.....	22,830.52

Total.....\$ 472,380.10



SEMI-ANNUAL STATEMENT OF THE  
MUTUAL BUILDING AND HOMESTEAD ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1920.  
Organized May 1, 1885.

OFFICERS.

A. G. RICKS, President.

GEO. P. THOMPSON, Vice-President.

PHIL. G. RICKS, Secretary.

DIRECTORS—Chas. F. Buck, Jr., E. Randolph Gurley, Hunter C. Leake, J. Zach Spearing, Charles Carroll, Frank G. Otis, A. J. O'Keefe, Geo. P. Thompson, Henry Claverie, Wm. O. Hart, Theo. A. Ray, Chas. A. Tessier, C. P. Ellerson, Wyman Hoey, A. G. Ricks, T. P. Thompson, Phil. G. Ricks.

Full Paid Shares.....	7,089	Held by.....	723 Stockholders
Free Shares.....	2,861	Held by.....	406 Stockholders
Pledged Shares.....	10,486	Held by.....	354 Stockholders
Total Shares.....	20,436	Held by.....	1483 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 926,800.00	Full paid stock.....	\$ 708,900.00
Loans secured by stock and otherwise.....	4,243.00	Dividends on full paid or matured stock.....	69.50
Stocks and bonds.....	32,775.00	Installments and dividends accrued on Dayton stock.....	187,131.39
Incomplete loans.....	31,800.00	Contingent loss and reserve fund.....	32,829.79
Due by borrowers for interest.....	98.67	Borrowed money and interest.....	73,000.00
Due by borrowers for taxes and insurance advanced.....	518.23	Liability under uncompleted loans.....	1,556.00
Furniture, fixtures and supplies.....	179.12	Sundry open accounts.....	561.35
Cash on hand and in bank.....	32,061.62	Liabilities other than above.....	152.65
Assets other than above.....	564.83	Undivided profits.....	24,839.79
Total.....	\$1,029,040.47	Total.....	\$1,029,040.47

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 33,598.84	Expenses.....	\$ 6,410.37
Transfer and entrance fees collected.....	2.50	Interest on borrowed money paid.....	2,281.01
Profits derived from other sources.....	.80	Taxes and insurance paid.....	8.75
		Interest advanced by borrowers.....	42.32
		Other losses.....	19.90
		Total.....	\$ 8,762.35
		Gross profit.....	\$ 33,602.14
		Less expenditures.....	8,762.35
Total.....	\$ 33,602.14	Net profit.....	\$ 24,839.79

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report.....	\$ 33,475.57	Loans on vendor's privilege.....	\$ 382,480.00
Dues from current or installment stock.....	59,502.24	Loans on all other securities.....	2,802.00
Received from paid-up stock.....	105,700.00	Withdrawals of current or installment stock.....	16,988.00
Repayment of mortgage loans.....	230,701.60	Withdrawals of full paid or matured stock.....	48,600.00
Repayment of other loans.....	1,303.86	Dividends on full paid or matured stock paid.....	17,713.00
Interest collected.....	29,597.59	Borrowed money repaid.....	17,000.00
Transfer and entrance fees collected.....	2.50	Interest on borrowed money.....	2,281.01
Receipts from rents.....	336.40	Taxes and insurance advanced.....	129.89
Taxes and insurance refunded.....	46.64	Expenses of all kinds, including taxes and insurance.....	5,755.52
Borrowed money.....	65,000.00	Other disbursements.....	4,190.65
From all other sources.....	4,335.29	Cash on hand to balance.....	32,061.62
Total.....	\$ 530,001.69	Total.....	\$ 530,001.69

SEMI-ANNUAL STATEMENT OF THE  
ORLEANS HOMESTEAD ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1920.  
Organized March 16, 1909.

OFFICERS.

J. H. LeBESQUE, President.  
THOS. CAPO, Second Vice-President.  
W. R. DOUGLAS, Secretary and Treasurer.  
DIRECTORS—S. Blouin, D. J. Breen, Thos. Capo, Dr. Jno. T. Capo, M. F. Carrano, L. S. Cabeau, Sr., F. X. Dufour, W. R. Douglas, Chas. T. Fletcher, J. E. Johnson, Jno. Journee, J. T. Kirn, Dr. T. F. Kirn, Geo. Keller, J. H. LeBesque, A. A. Muhleisen, D. J. Murphy, Chas. J. T. Murphy, E. J. Mullen, D. McRedmond, H. Reboul, Jos. Reuther, J. A. Thomas, H. Winter, A. G. Williams.

Full Paid Shares.....	2167	Held by.....	219 Stockholders
Free Shares.....	2175	Held by.....	360 Stockholders
Pledged Shares.....	4236	Held by.....	199 Stockholders
Total Shares.....	8578	Held by.....	778 Stockholders

ASSETS

Mortgage loans secured by vendor's privilege.....	\$ 420,700.00
Loans secured by stocks and otherwise .....	515.00
Stocks and bonds.....	1,600.00
Due by borrowers for interest.....	570.41
Due by borrowers for taxes and insurance advanced.....	145.25
Cash on hand and in bank.....	14,864.43
Sundry open accounts.....	484.85
Assets other than above.....	12.50
Total.....	\$ 438,892.44

LIABILITIES

Full paid stock.....	\$ 216,700.00
Installments and dividends accrued on Dayton stock.....	145,569.33
Interest advanced by members before due.....	819.56
Contingent loss and reserve fund.....	14,000.00
Borrowed money and interest.....	50,000.00
Sundry open accounts.....	306.00
Undivided profits.....	398.79
Net profits.....	11,098.76
Total.....	\$ 438,892.44

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS

Interest collected.....	\$ 13,772.89
Interest due by borrowers.....	570.41
Rents on real estate.....	63.00
Total.....	\$ 14,406.30

LESS

Expenses .....	\$ 2,081.98
Interest on borrowed money paid.....	406.00
Interest advanced by borrowers.....	819.56
Total.....	\$ 3,307.54
Gross profit.....	\$ 14,406.30
Less expenditures.....	3,307.54
Net profit.....	\$ 11,098.76

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS

Cash on hand close of last report.....	\$ 12,731.71
Dues from current or installment stock .....	77,204.68
Received from paid-up stock.....	59,600.00
Repayment of mortgage loans.....	55,900.00
Repayment of other loans.....	415.00
Interest collected.....	13,653.59
Receipts from rents.....	63.00
Proceeds of sale of real estate.....	100.00
Taxes and insurance refunded.....	49.71
Borrowed money.....	50,000.00
From all other sources.....	150.00
Total.....	\$ 269,867.69

DISBURSEMENTS

Loans on vendor's privilege.....	\$ 163,600.00
Loans on all other securities.....	500.00
Withdrawals of current or installment stock.....	58,394.15
Withdrawals of full paid or matured stock .....	24,200.00
Dividends on full paid or matured stock paid.....	5,243.77
Borrowed money repaid.....	890.85
Interest on borrowed money.....	.50
Taxes and insurance advanced.....	86.01
Expenses of all kinds, including taxes and insurance.....	2,081.98
Other disbursements.....	6.00
Cash on hand to balance.....	14,864.43
Total.....	\$ 269,867.69

SEMI-ANNUAL STATEMENT OF THE  
THE PEOPLES HOMESTEAD ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending August 18th, 1920.

OFFICERS.

THOS. G. RAPIER, President. D. T. CUMMINGS, Vice-President.  
H. R. STRECK, Vice-President. L. FITZGERALD, Secretary.  
JOSEPH SINCLAIR, Treasurer.

Permanent Shares.....	4,730	Held by.....	248 Stockholders
Free Shares.....	9,737	Held by.....	820 Stockholders
Pledged Shares.....	13,392	Held by.....	343 Stockholders
Total Shares.....	27,859	Held by.....	1411 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 887,396.94	Permanent stock.....	\$ 473,000.00
Loans secured by stock.....	6,480.00	Dividends permanent.....	13,567.14
Stocks and bonds.....	30,750.00	Installments and dividends on serial stock.....	389,976.56
Incomplete loans.....	49,200.00	Installments and dividends accrued on Dayton stock.....	108,034.01
Due by borrowers for interest.....	7,264.88	Premiums unearned.....	12,723.00
Due by borrowers for taxes and insurance advanced.....	9,650.87	Contingent loss and reserve fund.....	3,447.03
Office building, for use of Association.....	23,590.05	Borrowed money and interest.....	29,101.50
Furniture, fixtures and supplies.....	340.03	Liability under uncompleted loans.....	49,200.00
Real Estate acquired by foreclosure and otherwise.....	17,339.66	Certificates of deposit.....	1,350.00
Real Estate held during process of transfer.....	8,500.00	Undivided profits.....	1,485.84
Cash on hand and in bank.....	10,736.15		
Assets other than above.....	29,802.50		
War Savings Stamps.....	834.00		
Total.....	1,081,885.08	Total.....	\$1,081,885.08

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Premiums or bonus earned.....	\$ 983.00	Expenses.....	\$ 5,595.20
Interest collected.....	25,647.95	Interest on borrowed money paid.....	1,050.66
Fines collected.....	164.15	Taxes and insurance paid.....	45.00
Transfer and entrance fees collected.....	25	Losses on real estate sold.....	94.36
Profits on withdrawals.....	65.26	Total.....	\$ 6,785.22
Interest due by borrowers.....	7,264.88		
Rents on real estate.....	139.36	Gross profit.....	\$ 34,952.74
Profits derived from other sources.....	687.89	Less expenditures.....	6,785.22
Total.....	\$ 34,952.74	Net profit.....	\$ 28,167.52

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report.....	\$ 26,518.90	Loans on vendor's privilege.....	\$ 214,482.00
Dues from current or installment stock.....	88,394.88	Stock loans.....	7,145.90
Received from paid-up stock.....	101,050.00	Withdrawals of current or installment stock.....	36,334.43
Repayment of mortgage loans.....	69,266.07	Permanent stock called in.....	22,500.00
Stock loans.....	2,140.00	Permanent stock.....	10,692.25
Interest collected.....	30,236.78	Borrowed money repaid.....	5,000.00
Transfer collected.....	25	Interest on borrowed money.....	1,050.66
Receipts from rents.....	544.20	Taxes and insurance advanced.....	2,541.72
Proceeds from sale of real estate.....	17,470.57	Expenses of all kinds, including taxes and insurance.....	5,358.00
Taxes and insurance refunded.....	5,450.25	Rebate of premium.....	18.00
Liberty Bond interest.....	661.89	Cash on hand to balance.....	10,736.15
Committee fees.....	192.00	Series 37 in liquidation.....	26,067.58
Total.....	\$ 341,925.79	Total.....	\$ 341,925.79

SEMI-ANNUAL STATEMENT OF THE  
PHOENIX BUILDING AND HOMESTEAD ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1920.  
Organized October 27, 1907.

OFFICERS.

EDMUND HUGHES, President. R. JOS. DRUHAN, Vice-President.  
W. S. BENDER, Vice-President. F. AUG. WEILBAECHER, Secretary.  
R. G. FITZGERALD, Treasurer.  
DIRECTORS—Edmund Hughes, R. Jos. Druhan, W. S. Bender, R. G. Fitzgerald, Robert O'Connor,  
L. A. Hubert, E. F. Spurl, Emile B. Doll, Geo. J. Forrest, Geo. Danziger, Jos. P. Buckley,  
A. W. Twickler, Jr., Louis J. Durr, Allen F. Godat, Philip G. Veith, Geo. E. Marshall,  
Delvaile H. Theard, A. H. Dicks, Jos. B. Ibos, B. M. Isaacs, Wilkins Roach, Fernand B. Prat,  
W. F. Franz, P. C. Weilbaecher, F. Aug. Weilbaecher.

Full Paid Shares.....	5,704	Held by.....	661 Stockholders
Free Shares.....	3,401	Held by.....	230 Stockholders
Pledged Shares.....	8,939	Held by.....	340 Stockholders
Total Shares.....	18,044	Held by.....	1281 Stockholders

ASSETS	
Mortgage loans secured by vendor's privilege.....	\$ 875,100.00
Loans secured by stock and otherwise.....	9,407.62
Liberty bonds.....	5,200.00
Incomplete loans.....	18,800.00
Due by borrowers for interest.....	158.43
Due by borrowers for taxes and insurance advanced.....	311.73
Furniture, fixtures and supplies.....	713.80
Cash on hand and in bank.....	39,643.07
Total.....	\$ 949,334.65

LIABILITIES	
Full paid stock.....	\$ 570,400.00
Installments and dividends accrued on Dayton stock.....	158,841.21
Contingent loss and reserve fund.....	7,586.62
Certificates of indebtedness.....	44,400.74
Borrowed money and interest.....	135,000.00
Liability under uncompleted loans.....	5,922.23
Sundry open accounts.....	56.03
Liabilities other than above (surplus).....	1,929.22
Undivided profits for six months.....	25,198.60
Total.....	\$ 949,334.65

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS	
Interest collected.....	\$ 31,740.38
Fines collected.....	239.46
Interest due by borrowers.....	158.43
Profits derived from other sources.....	111.89
Total.....	\$ 32,250.16

LESS	
Expenses.....	\$ 3,204.73
Interest on borrowed money paid.....	3,846.83
Total.....	\$ 7,051.56
Gross profit.....	\$ 32,250.16
Less expenditures.....	7,051.56
Net profit.....	\$ 25,198.60

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS	
Cash on hand close of last report....	\$ 38,572.51
Dues from current or installment stock.....	159,129.75
Received from paid-up stock.....	202,700.00
Repayment of mortgage loans.....	125,000.00
Repayment of other loans.....	1,213.00
Interest collected.....	31,898.81
Fines collected.....	239.46
Taxes and insurance refunded.....	371.52
Borrowed money.....	50,000.00
From all other sources.....	29,031.85
Total.....	\$ 638,156.90

DISBURSEMENTS	
Loans on vendor's privilege.....	\$ 359,500.00
Loans on all other securities.....	7,635.62
Withdrawals of current or installment stock.....	126,312.49
Withdrawals of full paid or matured stock.....	29,700.00
Dividends on current stock withdrawn.....	1,200.52
Dividends on full paid or matured stock paid.....	10,146.41
Borrowed money repaid.....	17,500.00
Interest on borrowed money.....	3,846.83
Taxes and insurance advanced.....	564.66
Expenses of all kinds, including taxes and insurance.....	3,204.73
Other disbursements.....	38,902.57
Cash on hand to balance.....	39,643.07
Total.....	\$ 638,156.90



SEMI-ANNUAL STATEMENT OF THE  
**PROVIDENT BUILDING AND LOAN ASSOCIATION**

Located at New Orleans, Parish of Orleans.  
 For the Six Months Ending December 31, 1920.  
 Organized March 16, 1904.  
**OFFICERS.**

**NICHOLAS J. NUTTER**, President. **DAVID SIVEWRIGHT**, First Vice-President.  
**CHAS. OPPENHEIM**, Second Vice-President. **W. E. DODSWORTH**, Secretary.  
**A. C. BILLET**, Treasurer.  
**DIRECTORS**—Chas. deB. Claiborne, Thos. J. Flanagan, Nicholas J. Nutter, A. B. Booth, David Sivewright, Albert S. Foley, E. F. Henriques, A. C. Billet, Dan A. Weil, Walter C. Keenan, Chas. Oppenheim, E. M. Schlegel, Charles A. Duchamp, J. A. Haase, Jr., Dr. A. J. Babin, C. H. Alker, Wm. Pierce O'Neal, Wm. J. Guste, J. T. Mann, A. B. Booth, Jr., Thos. Dunne, W. E. Dodsworth, Jos. R. Givens, J. C. Maurer, J. H. Wiley, D. D. S.

Permanent Shares.....	78	Held by.....	9 Stockholders
Full Paid Shares.....	3,528	Held by.....	358 Stockholders
Free Shares.....	1,401	Held by.....	218 Stockholders
Pledged Shares.....	5,267	Held by.....	142 Stockholders
<b>Total Shares.....</b>	<b>10,274</b>	<b>Held by.....</b>	<b>727 Stockholders</b>

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 479,200.00	Permanent stock.....	\$ 7,800.00
Loans secured by stock and otherwise.....	1,299.00	Full paid stock.....	352,800.00
Stocks and bonds.....	15,708.55	Installments and dividends accrued on Dayton stock.....	78,009.52
Incomplete loans.....	59,400.00	5% certificates.....	46,100.00
Due by borrowers for interest.....	4,309.27	Contingent loss and reserve fund.....	15,414.78
Office building, for use of Association.....	30,000.00	Borrowed money and interest.....	106,000.00
Real Estate acquired by foreclosure and otherwise.....	2,535.75	Liability under uncompleted loans.....	4,857.25
Real Estate held during process of transfer.....	12,200.00	Sundry open accounts.....	4,327.79
Cash on hand and in bank.....	17,895.97	Undivided profits.....	13,254.55
Sundry open accounts.....	6,015.35		
<b>Total.....</b>	<b>\$ 628,563.89</b>	<b>Total.....</b>	<b>\$ 628,563.89</b>

**PROFIT AND LOSS ACCOUNT—SIX MONTHS.**

PROFITS		LESS	
Interest collected.....	\$ 16,829.13	Expenses.....	\$ 1,785.83
Interest due by borrowers.....	4,309.27	Interest on borrowed money paid.....	4,720.91
Rents on real estate.....	720.00	Insurance paid.....	71.00
Profits derived from other sources.....	18.25	Other losses.....	2,044.36
		<b>Total.....</b>	<b>\$ 8,622.10</b>
		Gross profit.....	\$ 21,876.65
		Less expenditures.....	8,622.10
<b>Total.....</b>	<b>\$ 21,876.65</b>	<b>Net profit.....</b>	<b>\$ 13,254.55</b>

**RECEIPTS AND DISBURSEMENTS—SIX MONTHS.**

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report.....	\$ 10,494.72	Loans on vendor's privilege.....	\$ 93,576.00
Dues from current or installment stock.....	27,765.31	Loans on all other securities.....	1,345.00
Received from paid-up stock.....	37,100.00	Withdrawals of current or installment stock.....	7,450.20
Repayment of mortgage loans.....	15,720.11	Withdrawals of full paid stock.....	19,100.00
Repayment of other loans.....	6,864.20	5% certificates.....	38,500.00
Interest collected.....	18,547.28	Dividends on full paid stock paid.....	9,572.60
5% certificates.....	32,750.00	Dividends on permanent stock paid.....	249.00
Receipts from rents.....	877.05	Borrowed money repaid.....	20,000.00
Borrowed money.....	64,500.00	Interest on borrowed money.....	4,720.91
From all other sources.....	3,688.94	Withdrawal permanent stock.....	500.00
		Expenses of all kinds.....	1,785.83
		Other disbursements.....	3,612.10
		Cash on hand to balance.....	17,895.97
<b>Total.....</b>	<b>\$ 218,307.61</b>	<b>Total.....</b>	<b>\$ 218,307.61</b>

SEMI-ANNUAL STATEMENT OF THE  
PYRAMID HOMESTEAD ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1920.  
Organized November 29, 1911.

OFFICERS.

J. C. MENEFEE, President. WILLIAM PFAFF, Vice-President.  
HENRY F. STRACK, Vice-President. GEO. H. PENN, Secretary and Treasurer.  
DIRECTORS—J. Pemberton Baldwin, J. C. Menefee, Henry F. Strack, Edward Chassaniol,  
G. L. Deano, Geo. H. Penn, James J. A. Fortier, William Pfaff, H. R. Fox, Charles J. Rivet.

Full Paid Shares.....	2021	Held by.....	242 Stockholders
Free Shares.....	819	Held by.....	131 Stockholders
Pledged Shares.....	3152	Held by.....	142 Stockholders
Total Shares.....	5992	Held by.....	515 Stockholders

ASSETS

Mortgage loans secured by vendor's privilege.....	\$ 315,094.00
Loans secured by stock and otherwise.....	1,891.00
Incomplete loans.....	2,800.00
Due by borrowers for interest.....	1,469.78
Due by borrowers for taxes and insurance advanced.....	580.68
Furniture, fixtures and supplies.....	832.30
Cash on hand and in bank.....	2,881.91
Sundry open accounts.....	709.18
Interest prepaid.....	179.93
Liberty Bonds and War Savings Stamps.....	2,643.82

Total.....\$ 329,082.60

LIABILITIES

Full paid stock.....	\$ 202,100.00
Installments and dividends accrued on Dayton stock.....	44,221.81
Dues advanced by members before due.....	254.78
Contingent loss and reserve fund and surplus.....	1,531.49
Borrowed money and interest.....	71,000.00
Liability under uncompleted loans.....	1,260.78
Sundry open accounts.....	853.03
Liabilities other than above.....	10.13
Undivided profits.....	7,850.58

Total.....\$ 329,082.60

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS

Premiums or bonus earned.....	\$ 2,372.50
Interest collected.....	10,465.47
Interest due by borrowers.....	1,469.78
Profits derived from other sources.....	174.93

Total.....\$ 14,482.68

LESS

Expenses.....	\$ 3,470.84
Interest on borrowed money paid.....	2,906.48
Interest advanced by borrowers.....	254.78

Total.....\$ 6,632.10

Gross profit.....	\$ 14,482.68
Less expenditures.....	6,632.10

Net profit.....\$ 7,850.58

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS

Cash on hand close of last report.....	\$ 16,765.97
Dues from current or installment stock.....	25,880.10
Received from paid-up stock.....	45,200.00
Repayment of mortgage loans.....	15,129.00
Repayment of other loans.....	1,050.00
Interest collected.....	10,465.47
Premiums or bonus collected.....	2,372.50
Borrowed money.....	138,650.00
Sale of stocks and bonds.....	1,781.17
From all other sources.....	6,687.80

Total.....\$ 263,982.01

DISBURSEMENTS

Loans on vendor's privilege.....	\$ 79,200.00
Loans on all other securities.....	1,300.00
Withdrawals of current or installment stock.....	14,070.07
Withdrawals of full paid or matured stock.....	17,100.00
Dividends on full paid or matured stock paid.....	5,546.27
Borrowed money repaid.....	130,650.00
Interest on borrowed money.....	2,906.48
Expenses of all kinds, including taxes and insurance.....	3,470.84
Stocks and bonds bought.....	1,031.00
Other disbursements.....	5,825.44
Cash on hand to balance.....	2,881.91

Total.....\$ 263,982.01

## STATE BANKING DEPARTMENT

SEMI-ANNUAL STATEMENT OF THE  
RELiance HOMESTEAD ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1920.  
Organized March 22, 1913.

## OFFICERS.

A. J. NELSON, President.

O. H. WILLIAMS, Vice-President.

H. P. BENTON, Secretary.

ED. NATHAN, Treasurer.

DIRECTORS—A. J. Nelson, O. H. Williams, H. P. Benton, Ed. Nathan, Theo. Roehl, Wm. J. Formento, P. D. Olivier, J. W. Sheldon, Ike Meyer, E. V. Fassmann, B. C. Brown, W. H. Delahoussaye, W. A. Wenck, Louis Coiron, C. O. Wilcox, W. H. Johnson, F. R. Michel, Jas. A. Ross, J. W. Billingsley, Dr. P. F. Murphy, Dr. Gayle Aiken, Paul W. Thalmann.

Full Paid Shares.....	3,971	Held by.....	429 Stockholders
Free Shares.....	1,527	Held by.....	208 Stockholders
Pledged Shares.....	5,644	Held by.....	164 Stockholders
Total Shares.....	11,142	Held by.....	801 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 564,400.00	Full paid stock.....	\$ 397,100.00
Loans secured by stock and otherwise.....	18,200.00	Installments and dividends accrued on Dayton stock.....	87,020.04
Liberty Bonds and War Savings Stamps.....	519.75	Interest advanced by members before due.....	451.00
Building contracts.....	189,200.00	Contingent loss and reserve fund.....	2,162.86
Due by borrowers for interest.....	229.92	Deposits and interest thereon.....	10,000.00
Furniture, fixtures and supplies.....	1,332.93	Borrowed money and interest.....	310,000.00
Real Estate acquired by foreclosure and otherwise.....	45,933.30	Liability under uncompleted loans.....	21,276.23
Cash on hand and in bank.....	20,717.92	Liabilities other than above.....	362.07
Sundry open accounts.....	1,554.40	Undivided profits.....	16,601.52
Interest paid to banks in advance.....	2,885.50		
Total.....	\$ 844,973.72	Total.....	\$ 844,973.72

## PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 29,742.07	Interest advanced by borrowers.....	451.00
Interest due by borrowers.....	229.92	Expenses.....	\$ 3,872.91
Total.....	\$ 29,971.99	Interest on borrowed money paid.....	9,133.35
		Total.....	\$ 13,457.26
		Gross profit.....	\$ 29,971.99
		Less expenditures.....	13,457.26
		Net profit.....	\$ 16,514.73

## RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report.....	\$ 29,164.64	Loans on vendor's privilege.....	\$ 133,100.00
Dues from current or installment stock.....	44,573.07	Loans on all other securities.....	17,640.00
Received from paid-up stock.....	43,600.00	Withdrawals of current or installment stock.....	16,641.95
Repayment of mortgage loans.....	127,222.45	Withdrawals of full paid or matured stock.....	22,500.00
Repayment of other loans.....	3,090.00	Dividends on full paid or matured stock paid.....	12,453.83
Interest collected.....	24,501.25	Borrowed money repaid.....	461,000.00
Receipts from rents.....	1,049.96	Interest on borrowed money.....	10,375.40
Borrowed money.....	573,000.00	Building contracts.....	147,063.99
Deposits.....	4,750.72	Expenses of all kinds, including taxes and insurance.....	4,933.50
		Other disbursements.....	4,525.50
		Cash on hand to balance.....	20,717.92
Total.....	\$ 850,952.09	Total.....	\$ 850,952.09

SEMI-ANNUAL STATEMENT OF THE  
**SECURITY BUILDING AND LOAN ASSOCIATION**

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1920.  
Organized August 18, 1893.

**OFFICERS.**

GEO. M. LEAHY, President. E. S. FERGUSON, First Vice-President.  
GEO. STAHLER, Second Vice-President. GEO. H. KOSTMAYER, Secy. and Treas.  
DIRECTORS—Geo. M. Leahy, O. M. Dunn, W. O. Hart, W. P. Bergen, E. S. Ferguson, H. L. Loomis, Chas. F. Buck, H. J. Wetzel, Dr. S. S. Grosjean, Jno. A. Davilla, Geo. L. Wagner, Edw. Roddy, Geo. Stahlcr, Jno. J. Baehr, Jos. Weckerling, Dr. C. A. Borey, Jas. E. Schenck, Jno. M. Evans, J. D. Wirth, J. M. Gwinn, Geo. H. Kostmayer.

Full Paid Shares.....	17,007	Held by.....	Stockholders
Free Shares.....	9,087	Held by.....	Stockholders
Pledged Shares.....	24,838	Held by.....	Stockholders
Total Shares.....	50,932	Held by.....	3110 Stockholders

ASSETS	
Mortgage loans secured by vendor's privilege.....	\$2,481,400.00
Liberty Loan Bonds.....	23,700.00
Incomplete loans.....	2,400.00
Due by borrowers for interest.....	8,470.50
Furniture, fixtures and supplies.....	750.00
Cash on hand and in bank.....	67,125.65
War Savings Stamps.....	834.00

Total.....\$2,584,680.15

LIABILITIES	
Full paid stock.....	\$1,700,700.00
Installments and dividends accrued on Dayton stock.....	729,093.35
Contingent loss and reserve fund.....	69,911.64
Liability under uncompleted loans.....	7,980.00
Liabilities other than above.....	2,882.13
Undivided profits, net 6 months.....	74,113.03

Total.....\$2,584,680.15

**PROFIT AND LOSS ACCOUNT—SIX MONTHS.**

PROFITS	
Interest collected.....	\$ 74,613.90
Interest due by borrowers.....	8,470.50
Profits derived from other sources.....	5.16

Total.....\$ 83,089.56

LESS	
Expenses.....	\$ 8,135.98
Interest on borrowed money paid.....	840.55

Total.....\$ 8,976.53

Gross profit.....	\$ 83,089.56
Less expenditures.....	8,976.53

Net profit.....\$ 74,113.03

**RECEIPTS AND DISBURSEMENTS—SIX MONTHS.**

RECEIPTS	
Cash on hand close of last report.....	\$ 78,461.57
Dues from current or installment stock.....	428,904.87
Received from paid-up stock.....	274,200.00
Repayment of other loans.....	489.94
Interest collected.....	82,745.49
Borrowed money.....	50,000.00
Deposits account loans.....	4,406.00
From all other sources.....	13,365.85

Total.....\$ 932,573.72

DISBURSEMENTS	
Loans on vendor's privilege.....	\$ 566,080.00
Withdrawals of current or installment stock.....	78,351.18
Withdrawals of full paid or matured stock.....	112,500.00
Dividends on full paid or matured stock paid.....	41,336.70
Borrowed money repaid.....	50,000.00
Interest on borrowed money.....	840.55
Deposits repaid.....	5,232.00
Expenses of all kinds, including taxes and insurance.....	8,135.98
Other disbursements.....	2,971.66
Cash on hand to balance.....	67,125.65

Total.....\$ 932,573.72



SEMI-ANNUAL STATEMENT OF THE  
SIXTH DISTRICT BUILDING AND LOAN ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1920.  
Organized November 26, 1894.

OFFICERS.

JOHN T. MICHEL, President.

PETER SIREN, Vice-President.

J. E. KING, Vice-President.

ED. F. SCANLAN, Secretary.

DIRECTORS—L. R. Alba, J. A. Finnegan, R. G. Fitzgerald, M. A. Dyer, Louis Gruber, Geo. J. Glover, Wm. Henry, P. J. Jones, J. E. King, Jno. T. Michel, H. P. Phillips, F. W. Mackie, Peter Siren, Chas. J. Schopp, Geo. Long, J. H. Schleuter, Emile Seiber, P. B. Seybold, Val. J. Stentz, J. P. Reider, Wm. Weidig, W. C. Rckman, E. F. Scanlan, E. P. Fournier.

Full Paid Shares.....	2521	Held by.....	456 Stockholders
Free Shares.....	2093	Held by.....	411 Stockholders
Pledged Shares.....	3401	Held by.....	319 Stockholders
Total* Shares.....	8015	Held by.....	1186 Stockholders

ASSETS	
Mortgage loans secured by vendor's privilege.....	\$ 680,200.00
Loans secured by stock and otherwise.....	2,443.46
Stocks and bonds.....	7,600.00
Incomplete loans.....	11,319.23
Due by borrowers for interest.....	2,112.40
Due by borrowers for taxes and insurance advanced.....	147.15
Office building, for use of Association.....	13,500.00
Furniture, fixtures and supplies.....	488.11
Cash on hand and in bank.....	19,041.78
Sundry open accounts.....	19.34

Total.....\$ 736,871.47

LIABILITIES	
Full paid stock.....	\$ 504,200.00
Installments and dividends on loan shares.....	32,839.83
Installments and dividends on free shares.....	122,312.97
Premiums or bonus unearned.....	2,848.94
Contingent loss and reserve fund.....	2,316.80
Deposits and interest thereon.....	49,220.28
Deposits account Liberty Bonds.....	128.00
Liability under uncompleted loans.....	276.17
Sundry open accounts.....	30.69
Undivided profits.....	22,697.79

Total.....\$ 736,871.47

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS	
Premiums or bonus earned.....	\$ 316.55
Interest collected.....	39,601.65
Profits on withdrawals.....	201.58
Interest due by borrowers.....	2,112.40
Rents on real estate.....	296.51

Total.....\$ 42,528.69

LESS	
Expenses.....	\$ 6,736.00
Interest on F. P. S. account F. P. S. June 30, 1920.....	12,790.31
Losses on real estate sold.....	304.59

Total.....\$ 19,830.90

Gross profit.....	\$ 42,528.69
Less expenditures.....	19,830.90

\* Net profit.....\$ 22,697.79

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS	
Cash on hand close of last report.....	\$ 31,949.14
Dues from current or installment stock.....	110,581.37
Received from paid-up stock.....	183,800.00
Repayment of mortgage loans.....	53,588.72
Repayment of other loans.....	3,733.00
Interest collected.....	22,338.25
Receipts from rents.....	258.00
Taxes and insurance refunded.....	603.76
Deposits.....	32,982.51
Sale of stocks and bonds.....	55,016.00
From all other sources.....	491.04

Total.....\$ 495,341.79

DISBURSEMENTS	
Loans on vendor's privilege.....	\$ 312,343.72
Loans on all other securities.....	1,421.96
Withdrawals of current or installment stock.....	9,726.27
Withdrawals of full paid or matured stock.....	116,200.00
Dividends on full paid or matured stock paid.....	12,790.31
Deposits repaid.....	19,106.66
Premiums repaid.....	43.50
Taxes and insurance advanced.....	639.70
Expenses of all kinds, including taxes and insurance.....	3,424.94
Other disbursements.....	602.95
Cash on hand to balance.....	19,041.78

Total.....\$ 495,341.79

# SEMI-ANNUAL STATEMENT OF THE SUBURBAN BUILDING AND LOAN ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1920.  
Organized December 6, 1894.  
OFFICERS.

JOHN N. FROWEN, President. HENRY R. PEDARRE, First Vice-President.  
JOS. ODENWALD, Second Vice-President. O. M. LIND, Secretary and Treasurer.  
DIRECTORS—Hugh S. Suthon, H. L. Loomis, Jr., Chas. F. Reimann, Geo. J. Abry, Julius Porbes,  
P. R. Heisler, J. Bodenger, Hy. W. Rolfs, George Eike, Hy. S. Mische, Albin C. Stumpf,  
John E. Stumpf, Dr. E. S. Kelly, John Worner, Louis P. Frantz, Gus Pitard, R. H. A.  
Mooney, Geo. de Reyna, Peter J. Kloppenburg, Edgar P. Hausmann, Alfred Miester.

Full Paid Shares.....	12,274	Held by.....	1359 Stockholders
Free Shares.....	19,527	Held by.....	1850 Stockholders
Pledged Shares.....	19,510	Held by.....	890 Stockholders
Total Shares.....	51,311	Held by.....	4099 Stockholders

## ASSETS

Mortgage loans secured by ven- dor's privilege.....	\$1,947,100.00
Liberty Bonds.....	29,550.00
Incomplete loans.....	3,879.58
Due by borrowers for taxes and in- surance advanced.....	874.97
Real Estate acquired by foreclosure and otherwise.....	319.40
Cash on hand and in bank.....	71,727.56
Sundry open accounts.....	313.10
War Savings Stamps.....	708.76
Total.....	\$2,054,473.37

## LIABILITIES

Full paid stock.....	\$1,227,400.00
Installments and dividends accrued on Dayton stock.....	605,363.78
Contingent loss and reserve fund.....	92,973.42
Borrowed money and interest.....	11,000.00
Building contracts.....	7,305.00
Sundry open accounts.....	1,760.50
Certificates of indebtedness.....	53,500.00
Undivided profits.....	55,170.67
Total.....	\$2,054,473.37

## PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 64,112.64	Expenses.....	\$ 6,688.30
Real Estate.....	465.58	Interest on borrowed money paid.....	2,719.25
Total.....	\$ 64,578.22	Total.....	\$ 9,407.55
		Gross profit.....	\$ 64,578.22
		Less expenditures.....	9,407.55
		Net profit.....	\$ 55,170.67

## RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report....	\$ 58,279.92	Loans on vendor's privilege.....	\$ 485,600.00
Dues from current or installment stock.....	417,758.21	Withdrawals of current or install- ment stock.....	75,402.77
Received from paid-up stock.....	256,800.00	Withdrawals of full paid or matured stock paid.....	54,600.00
Interest collected.....	63,927.96	Dividends on full paid or matured stock paid.....	25,696.26
Receipts from rents.....	218.97	Borrowed money repaid.....	97,700.00
Proceeds from sale of real estate....	3,620.00	Interest on borrowed money.....	2,719.25
Taxes and insurance refunded.....	315.91	Deposits repaid.....	11,312.13
Deposits.....	12,837.13	Taxes and insurance advanced.....	365.50
From all other sources.....	23,951.30	Expenses of all kinds, including taxes and insurance.....	6,688.30
Certificates of Indebtedness.....	51,300.00	Withdrawal Certificates of indebted- ness.....	31,900.00
Total.....	\$ 889,009.40	Other disbursements.....	25,297.63
		Cash on hand to balance.....	71,727.56
		Total.....	\$ 889,009.40

## SEMI-ANNUAL STATEMENT OF THE

**THE SAVINGS AND HOMESTEAD ASSOCIATION**

Located at New Orleans.

Parish of Orleans.

For the Six Months Ending December 31, 1920.

Organized January, 1904.

**OFFICERS.**

LOUIS HAUSMANN, President.

MORRIS B. DE PASS, Vice-President.

THAD. G. STEHLE, Secretary and Treasurer.

**DIRECTORS**—Louis Hausmann, Dr. Jno. T. Crebbin, Martin H. Manion, Henry G. McCall, Peter Schaff, Adolph Good, Wilbert Black, Morris B. De Pass, Lee Flonacher, Frank X. O'Donnell, W. C. Wherritt, Herbert W. Kaiser, Chas. Ruck, W. L. Poer, Thad. G. Stehle, W. F. Weishaupt, W. F. Witte, Emile P. Hymel, W. J. Oldenburg, Wm. Aitken, Lawrence Flad.

Full Paid Shares.....	3,363	Held by.....	309 Stockholders
Free Shares.....	5,843	Held by.....	908 Stockholders
Pledged Shares.....	10,028	Held by.....	275 Stockholders
Total Shares.....	19,234	Held by.....	1492 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 882,800.00	Full paid stock.....	\$ 336,300.00
Loans secured by our stock.....	21,973.39	Installments and dividends accrued on Dayton stock.....	449,083.76
Stocks and bonds (United States).....	14,167.60	Interest advanced by members before due.....	157.12
Incomplete loans.....	20,000.00	Deposits and interest thereon.....	29,679.44
Due by borrowers for interest.....	5,703.38	Borrowed money and interest.....	115,000.00
Furniture, fixtures and supplies.....	475.50	Liability under uncompleted loans.....	8,200.00
Real Estate acquired by foreclosure and otherwise.....	2,188.47	Sundry open accounts.....	2,798.53
Cash on hand and in bank.....	14,895.58	Undivided profits.....	25,525.02
Assets other than above.....	4,539.95		
Total.....	\$ 966,743.87	Total.....	\$ 966,743.87

**PROFIT AND LOSS ACCOUNT—SIX MONTHS.**

PROFITS		LESS	
Interest collected.....	\$ 26,536.16	Expenses.....	\$ 4,767.19
Profits on withdrawals.....	355.56	Interest on borrowed money paid.....	2,459.13
Interest due by borrowers.....	5,703.38	Interest advanced by borrowers.....	157.12
Rents on real estate.....	199.66	Repairs and expenditures on real estate.....	41.00
Profits derived from other sources.....	470.87	Other losses.....	316.17
		Total.....	\$ 7,740.61
Total.....	\$ 33,265.63	Gross profit.....	\$ 33,265.63
		Less expenditures.....	7,740.61
		Net profit.....	\$ 25,525.02

**RECEIPTS AND DISBURSEMENTS—SIX MONTHS.**

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report....	\$ 13,542.62	Loans on vendor's privilege.....	\$ 301,900.00
Dues from current or installment stock.....	162,308.83	Incomplete loans.....	3,800.00
Received from paid-up stock.....	52,500.00	Withdrawals of current or installment stock.....	114,795.88
Repayment of mortgage loans.....	133,100.00	Withdrawals of full paid or matured stock.....	29,800.00
Repayment of other loans.....	5,551.66	Stock loans.....	23,698.39
Interest collected.....	30,245.18	Dividends on full paid or matured stock paid.....	8,297.00
Receipts from rents.....	199.66	Borrowed money repaid.....	21,000.00
Taxes and insurance refunded.....	283.00	Interest on borrowed money.....	2,459.13
Borrowed money.....	136,000.00	Taxes and insurance advanced.....	468.88
Discount.....	75.33	Expenses real estate and improvements thereon.....	41.00
From all other sources.....	15,599.50	Expenses of all kinds, including taxes and insurance.....	4,767.19
Total.....	\$ 549,405.79	Other disbursements.....	24,282.74
		Cash on hand to balance.....	14,895.58
		Total.....	\$ 549,405.79

## SEMI-ANNUAL STATEMENT OF THE

**THIRD DISTRICT BUILDING ASSOCIATION**

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending October 31st, 1920.  
Organized April 15, 1887.

## OFFICERS.

WM. FRANTZ, President.

HATTIE B. SCHEELE, Secretary.

VICTOR LAMBOU, Vice-President.

ADAM GAMBEL, Treasurer.

DIRECTORS—Wm. Frantz, Victor Lambou, Adam Gambel, H. S. Suthon, Edmund Wegener,  
Hy. L. Frantz, Hy. H. Ortland, John Hammel, Philip Forscher, John Lugenbuhl, Philip J.  
Schoen, Edw. E. Stoll, A. J. Braud, M. Toepfer, Louis Schuler, Jno. C. Dodd, Len F. Gisch, Gus  
Seemann, Hy. Acker, Jno. G. Weber, P. L. Judlin, Frank H. Killeen, E. B. Doll, Jno. T.  
Boesch, Sr., Walter Mlester.

Free Shares.....	17,946	Held by.....	2284 Stockholders
Pledged Shares.....	11,446	Held by.....	678 Stockholders
Total Shares.....	29,392	Held by.....	2962 Stockholders

## ASSETS

Mortgage loans secured by ven- dor's privilege.....	1,095,720.00
Loans secured by stock and other- wise .....	2,015.00
Stocks and bonds.....	99,450.87
Incomplete loans.....	85,360.00
Due by borrowers for interest.....	498.81
Due by borrowers for taxes and in- surance advanced.....	739.93
Office building, for use of Associa- tion .....	9,000.00
Real Estate acquired by foreclosure and otherwise.....	9,600.00
Cash on hand and in bank.....	44,652.20
Sundry open accounts.....	772.12

Total.....\$1,347,808.93

## LIABILITIES

Installments and dividends accrued on Dayton stock.....	\$1,205,300.85
Interest advanced by members be- fore due.....	360.59
Contingent loss and reserve fund...	27,659.94
Deposits .....	1,620.00
Liability under uncompleted loans..	78,100.00
Sundry open accounts.....	3,769.67
Undivided profits.....	30,997.88

Total.....\$1,347,808.93

## PROFIT AND LOSS ACCOUNT—SIX MONTHS.

## PROFITS

Interest collected.....\$	36,451.73
Interest due by borrowers.....	498.81
Rents on real estate.....	79.77

Total.....\$ 37,030.31

## LESS

Expenses .....	\$ 5,475.14
Taxes and insurance paid.....	196.70
Interest advanced by borrowers.....	360.59

Total.....\$ 6,032.43

Gross profit.....	\$ 37,030.31
Less expenditures.....	6,032.43

Net profit.....\$ 30,997.88

## RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

## RECEIPTS

Cash on hand close of last report..\$	27,210.92
Dues from current or installment stock .....	401,884.14
Repayment of mortgage loans.....	61,283.04
Interest collected.....	34,035.77
Receipts from rents.....	378.66
Taxes and insurance refunded.....	297.52
Deposits .....	13,275.93
From all other sources.....	21,529.79

Total.....\$ 559,895.77

## DISBURSEMENTS

Loans on vendor's privilege.....\$	393,588.19
Withdrawals of current or install- ment stock.....	104,804.80
Deposits repaid.....	7,028.76
Taxes and insurance advanced.....	591.08
Purchases real estate and improve- ments thereon.....	262.28
Expenses of all kinds, including taxes and insurance.....	5,143.98
Other disbursements.....	3,824.48
Cash on hand to balance.....	44,652.20

Total.....\$ 559,895.77



SEMI-ANNUAL STATEMENT OF THE  
**UNION HOMESTEAD ASSOCIATION**

Located at New Orleans, Parish of Orleans,  
For the Six Months Ending December 31, 1920.  
Organized June 10, 1886.

**OFFICERS.**

**WILLIAM PFAFF**, President. **WILSON WILLIAMS**, Vice-President.  
**EMILE L. HEBERT**, Secretary and Treasurer.  
**DIRECTORS**—Charles Carroll, John W. Cousins, W. Morgan Gurley, Louis Hufft, Nathan Kohlman, Alfred J. Krower, W. A. Kernaghan, Robert Legier, Archibald A. Marx, Fred C. Marx, Dr. Chas. R. Mayer, Frank L. Nairne, William Pfaff, Louis E. Rabouin, Louis Ruch, William St. John, B. P. Sullivan, Albert L. Soule, Joseph Steckler, Jos. P. Schaeffer, Wilson Williams, Paul Zibillich, Emile L. Hebert.

Full Paid Shares.....	3,073	Held by.....	329 Stockholders
Free Shares.....	19,904	Held by.....	1799 Stockholders
Pledged Shares.....	19,254	Held by.....	586 Stockholders
<b>Total Shares.....</b>	<b>42,231</b>	<b>Held by.....</b>	<b>2714 Stockholders</b>

<b>ASSETS</b>		<b>LIABILITIES</b>	
Mortgage loans secured by vendor's privilege.....	\$1,568,100.00	Full paid stock.....	\$ 307,300.00
Loans secured by stock and otherwise.....	52,657.08	Dividends on full paid or matured stock.....	8,322.15
Liberty Bonds.....	21,386.40	Installments and dividends accrued on Dayton stock.....	1,122,863.00
Incomplete loans.....	16,330.00	Interest advanced by members before due.....	46.00
Due by borrowers for interest.....	6,904.44	Surplus.....	46,736.45
Due by borrowers for taxes and insurance advanced.....	1,210.50	Deposits and interest thereon.....	4,625.07
Office building, for use of Association.....	35,000.00	Borrowed money and interest.....	300,000.00
Real Estate held during process of transfer.....	88,254.20	Liability under uncompleted loans.....	16,330.00
Cash on hand and in bank.....	21,430.57	Sundry open accounts.....	765.28
Sundry open accounts.....	1,876.08	Liabilities other than above.....	201.60
Assets other than above.....	174.88	Undivided profits.....	6,134.60
<b>Total.....</b>	<b>\$1,813,324.15</b>	<b>Total.....</b>	<b>\$1,813,324.15</b>

**PROFIT AND LOSS ACCOUNT—SIX MONTHS.**

<b>PROFITS</b>		<b>LESS</b>	
Interest collected.....	\$ 53,264.11	Expenses.....	\$ 9,338.29
Interest due by borrowers.....	6,904.44	Interest on borrowed money.....	7,171.44
Rents on real estate.....	1,017.64	Taxes and insurance paid.....	651.83
		Interest advanced by borrowers.....	46.00
		Repairs and expenditures on real estate.....	139.75
		Other losses.....	5.00
<b>Total.....</b>	<b>\$ 61,186.19</b>	<b>Total.....</b>	<b>\$ 17,352.31</b>
		Gross profit.....	\$ 61,186.19
		Less expenditures.....	17,352.31
<b>Total.....</b>	<b>\$ 61,186.19</b>	<b>Net profit.....</b>	<b>\$ 43,833.88</b>

**RECEIPTS AND DISBURSEMENTS—SIX MONTHS.**

<b>RECEIPTS</b>		<b>DISBURSEMENTS</b>	
Cash on hand close of last report.....	\$ 23,844.84	Loans on vendor's privilege.....	\$ 588,953.50
Dues from current or installment stock.....	384,261.62	Loans on all other securities.....	58,864.98
Received from paid-up stock.....	74,400.00	Withdrawals of current or installment stock.....	322,026.31
Repayment of mortgage loans.....	229,950.00	Withdrawals of full paid or matured stock.....	19,400.00
Repayment of other loans.....	27,844.49	Dividends on full paid or matured stock paid.....	5,867.21
Interest collected.....	54,826.19	Borrowed money repaid.....	94,000.00
Receipts from rents.....	1,432.50	Interest on borrowed money.....	7,115.94
Taxes and insurance refunded.....	2,667.85	Deposits repaid.....	23,433.93
Borrowed money.....	335,000.00	Interest on deposits.....	55.50
Deposits.....	16,398.00	Taxes and insurance advanced.....	4,217.45
From all other sources.....	9,120.79	Expenses of all kinds, including taxes and insurance.....	9,730.05
<b>Total.....</b>	<b>\$1,159,746.28</b>	Other disbursements.....	4,650.84
		Cash on hand to balance.....	21,430.57
<b>Total.....</b>	<b>\$1,159,746.28</b>	<b>Total.....</b>	<b>\$1,159,746.28</b>

SEMI-ANNUAL STATEMENT OF THE  
**ST. MARY BUILDING ASSOCIATION**

Located at Patterson, La., Parish of St. Mary.  
For the Six Months Ending December 31, 1920.  
Organized 1894.

OFFICERS.

A. H. THOMPSON, President. WILBUR H. KRAMER, Vice-President.  
MANASSAS LEOPOLD, Vice-President. WILLIAM FOLSE, Vice-President.  
LEON KAHN, Vice-President. J. E. LASSUS, Secretary and Treasurer.  
DIRECTORS—A. H. Thompson, Manasses Leopold, Leon Kahn, J. E. Lassus, C. P. Hartman,  
Oscar Zenor, Wilbur H. Kramer, J. B. Sanarens, William Folse, E. F. Marin.

Full Paid Shares.....	910	Held by.....	110 Stockholders
Free Shares.....	2145	Held by.....	385 Stockholders
Pledged Shares.....	1770	Held by.....	177 Stockholders
Total Shares.....	4825	Held by.....	672 Stockholders

ASSETS	
Mortgage loans secured by vendor's privilege.....	\$ 140,541.78
Loans secured by stocks and otherwise.....	5,549.00
U. S. Liberty Bonds and War Savings Stamps.....	1,036.40
Incomplete loans.....	2,000.00
Office building, for use of Association.....	3,000.00
Furniture, fixtures and supplies.....	200.00
Real Estate acquired by foreclosure and otherwise.....	7,733.23
Real Estate held during process of transfer.....	4,188.15
Cash on hand and in bank.....	5,382.21
Sundry open accounts secured.....	465.84
Assets other than above.....	51.65
Total.....	\$ 170,148.26

LIABILITIES	
Full paid stock.....	\$ 91,000.00
Installments and dividends on installment stock.....	7,577.43
Installments and dividends accrued on Dayton stock.....	56,193.59
Contingent loss and reserve fund.....	1,325.00
Deposits.....	285.47
Bills payable.....	6,000.00
Liability under uncompleted loans.....	4,137.23
Undivided profits.....	3,629.54

Total.....\$ 170,148.26

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS	
Interest collected.....	\$ 5,485.78
Fines collected.....	64.70
Undivided profits Jan. 1, 1920.....	3,672.31

LESS	
Expenses.....	\$ 1,907.87
Dividends on full paid stock.....	2,300.00
Dividends on Dayton and Installment stock.....	1,260.38
Contingent loss and reserve fund.....	125.00

Total.....\$ 5,593.25

Gross profit.....	\$ 9,222.79
Less expenditures.....	5,593.25

Total.....\$ 9,222.79

Net profit.....\$ 3,629.54

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS	
Cash on hand close of last report.....	\$ 11,284.45
Dues from current or installment stock.....	10,189.76
Received from paid-up stock.....	4,200.00
Repayment of mortgage loans.....	1,858.58
Dayton stock.....	13,325.29
Interest collected.....	400.76
Fines collected.....	2.96
Proceeds of real estate.....	124.18
Borrowed money.....	9,100.00
Deposits.....	1,316.00
From all other sources.....	619.60

DISBURSEMENTS	
Loans on vendor's privilege.....	\$ 1,000.00
Loans on all other securities.....	140.00
Withdrawals of current or installment stock.....	1.01
Withdrawals of full paid stock.....	12,000.00
Withdrawals of Dayton stock.....	9,038.09
Dividends on full paid stock paid.....	2,300.00
Borrowed money repaid.....	3,100.00
Deposits repaid.....	16,101.25
Interest.....	336.42
Real estate and improvements thereon.....	56.83
Expenses of all kinds, including taxes and insurance.....	1,907.87
Other disbursements.....	1,048.90
Cash on hand to balance.....	5,382.21

Total.....\$ 52,421.58

Total.....\$ 52,421.58

SEMI-ANNUAL STATEMENT OF THE  
IBERVILLE BUILDING AND LOAN ASSOCIATION

Located at Plaquemine, Parish of Iberville.  
For the Six Months Ending December 31, 1920.

OFFICERS.

W. A. HOLLOWAY, President. E. B. SCHWING, Vice-President.  
LOUIS B. LE BLANC, Vice-President. H. N. SHERBURNE, Vice-President.  
J. A. CARVILLE, Secretary and Treasurer.  
DIRECTORS—W. A. Holloway, E. B. Schwing, H. N. Sherburne, Louis B. Le Blanc, Dr. J. A. Richard, J. Ferdinand Hebert, Jules A. Carville, Edmond Nurmouth, Victor J. Kerzorey, Dr. B. O. Le Blanc.

Full Paid Shares.....	237	Held by.....	44 Stockholders
Free Shares.....	50	Held by.....	18 Stockholders
Pledged Shares.....	569	Held by.....	38 Stockholders
Total Shares.....	856	Held by.....	100 Stockholders

ASSETS

Mortgage loans secured by vendor's privilege.....	\$ 54,683.98
Incomplete loans.....	6.07
Cash on hand and in bank.....	3,204.12

Total.....\$ 57,894.17

LIABILITIES

Full paid stock.....	\$ 24,450.00
Installments and dividends accrued on Dayton stock.....	11,646.17
Contingent loss and reserve fund.....	1,948.58
Borrowed money and interest.....	11,500.00
Liability under uncompleted loans..	5,519.69
Sundry open accounts.....	30.00
Undivided profits.....	2,799.73

Total.....\$ 57,894.17

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS

Premiums or bonus earned.....	\$ 1,519.25
Interest collected.....	1,499.10

Total.....\$ 3,018.35

LESS

Expenses .....	\$ 218.62
Total.....	\$ 218.62
Gross profit.....	\$ 3,018.35
Less expenditures.....	218.62

Net profit.....\$ 2,799.73

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS

Cash on hand close of last report...	\$ 317.49
Dues from current or installment stock .....	3,834.88
Received from paid-up stock.....	2,200.00
Interest collected.....	1,499.10
Transfer and entrance fees collected	22,364.80
Premiums or bonus collected.....	1,519.25
Borrowed money.....	6,000.00
Deposits .....	30.00

Total.....\$ 37,755.52

DISBURSEMENTS

Loans on vendor's privilege.....	\$ 17,471.77
Withdrawals of current or installment stock .....	593.80
Withdrawals of full paid or matured stock .....	1,500.00
Dividends on current stock withdrawn .....	169.00
Dividends on full paid or matured stock paid.....	840.68
Purchases real estate and improvements thereon.....	13,757.53
Expenses of all kinds, including taxes and insurance.....	218.62
Cash on hand to balance.....	3,204.12

Total.....\$ 37,755.52

SEMI-ANNUAL STATEMENT OF THE  
PONCHATOU LA HOMESTEAD ASSOCIATION

Located at Ponchatoula, Parish of Tangipahoa.  
For the Six Months Ending December 31, 1920.  
Organized 1911.

OFFICERS.

W. E. MOUNT, President. J. R. ABELS, Vice-President.  
DR. E. J. KEVLIN, Vice-President. H. P. MITCHELL, Secretary and Treasurer.  
BOLIVAR E. KEMP, Attorney.  
DIRECTORS—J. R. Abels, B. Antony, A. J. Pusey, W. E. Mount, W. M. Mitchell, W. E. Settoon,  
P. J. Clement, L. V. Settoon, A. M. Edwards, E. S. Dudley, A. L. Bjorxgren, W. W. Bjorxgren,  
Dr. E. J. Kevlin, H. P. Mitchell, E. S. Tucker.

Full Paid Shares.....	734	Held by.....	132 Stockholders
Free Shares.....	458	Held by.....	95 Stockholders
Pledged Shares.....	1401	Held by.....	91 Stockholders
Total Shares.....	2593	Held by.....	318 Stockholders

ASSETS	
Mortgage loans secured by ven- dor's privilege.....	\$ 140,100.00
Stocks and bonds.....	4,167.20
Incomplete loans.....	1,125.00
Due by borrowers for taxes and in- surance advanced.....	10.35
Real Estate acquired by foreclosure and otherwise.....	599.68
Cash on hand and in bank.....	786.14
Total.....	\$ 146,788.37

LIABILITIES	
Full paid stock.....	\$ 73,400.00
Dividends on full paid or matured stock.....	2,852.00
Installments and dividends on serial stock.....	51,414.73
Contingent loss and reserve fund...	3,000.00
Borrowed money and interest.....	15,000.00
Sundry open accounts.....	136.50
Undivided profits.....	985.14
Total.....	\$ 146,788.37

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS	
Premiums or bonus earned.....	\$ 1,590.00
Interest collected.....	4,991.76
Fines collected.....	46.00

LESS	
Expenses .....	\$ 696.00
Total.....	\$ 696.00
Gross profit.....	\$ 6,627.76
Less expenditures.....	696.00

Total.....\$ 6,627.76

Net profit.....\$ 5,931.76

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS	
Cash on hand close of last report...	\$ 6,399.76
Dues from current or installment stock.....	16,969.06
Received from paid-up stock.....	5,900.00
Repayment of mortgage loans.....	20,600.00
Repayment of other loans.....	40.00
Interest collected.....	4,991.76
Fines collected.....	46.00
Premiums or bonus collected.....	1,590.00
Taxes and insurance refunded.....	41.63
Borrowed money.....	15,000.00
From all other sources.....	2,688.00

DISBURSEMENTS	
Loans on vendor's privilege.....	\$ 31,800.00
Withdrawals of current or install- ment stock.....	24,233.43
Withdrawals of full paid or matured stock.....	2,800.00
Dividends on full paid or matured stock paid.....	2,708.00
Borrowed money repaid.....	7,000.00
Interest on borrowed money.....	472.29
Taxes and insurance advanced.....	10.35
Expenses of all kinds, including taxes and insurance.....	696.00
Other disbursements.....	3,760.00
Cash on hand to balance.....	786.14

Total.....\$ 74,266.21

Total.....\$ 74,266.21



SEMI-ANNUAL STATEMENT OF THE  
**RAYNE BUILDING AND LOAN ASSOCIATION**

Located at Rayne

Parish of Acadia.

For the Six Months Ending December 31, 1920.

Organized July, 1900.

## OFFICERS.

O. BROUSSARD, President.

DR. J. P. MAUBOULES, JR., Vice-President.

DAN DABOVAL, Secretary and Treasurer.

DIRECTORS—O. Broussard, Jos. Gossen, J. D. Hunter, J. P. Mauboules, Jr., J. F. Stamm, Philip Darce, R. C. Holt, A. C. Chappuis, Dan Daboval.

Free Shares.....	472	Held by.....	71 Stockholders
Pledged Shares.....	291	Held by.....	39 Stockholders
Total Shares.....	763	Held by.....	110 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 53,400.00	Installments and dividends on serial stock.....	\$ 43,313.67
Loans secured by stock and otherwise.....	2,145.00	Installments and dividends accrued on Dayton stock.....	2,553.68
Stocks and bonds.....	4,000.00	Premiums or bonus unearned.....	2,507.33
Due by borrowers for interest.....	331.00	Contingent loss and reserve fund....	693.77
Cash on hand and in bank.....	299.48	Borrowed money and interest.....	10,500.00
		Sundry open accounts.....	407.75
		Undivided profits.....	199.28
Total.....	\$ 60,175.48	Total.....	\$ 60,175.48

## PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Premiums or bonus earned.....	\$ 316.20	Expenses .....	\$ 451.79
Interest collected.....	1,481.75	Interest on borrowed money paid....	546.79
Transfer and entrance fees collected.....	7.75		
Profits on withdrawals.....	192.39	Total.....	\$ 998.57
Interest due by borrowers.....	331.00		
Profits derived from other sources....	109.78	Gross profit.....	\$ 2,438.87
		Less expenditures.....	998.87
Total.....	\$ 2,438.87	Net profit.....	\$ 1,440.30

## RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report....	213.93	Loans on vendor's privilege.....	\$ 2,892.25
Dues from current or installment stock.....	3,337.00	Loans on all other securities.....	350.00
Repayment of mortgage loans.....	2,341.59	Withdrawals of current or installment stock.....	969.72
Repayment of other loans.....	125.00	Borrowed money repaid.....	5,000.00
Interest collected.....	1,481.75	Interest on borrowed money.....	571.78
Transfer and entrance fees collected.....	7.75	Expenses of all kinds, including taxes and insurance.....	451.79
Borrowed money.....	2,000.00	Cash on hand to balance.....	299.48
War Savings Stamps.....	884.00		
From all other sources.....	144.00		
Total.....	\$ 10,535.02	Total.....	\$ 10,535.02

SEMI-ANNUAL STATEMENT OF THE  
MUTUAL BUILDING AND LOAN ASSOCIATION

Located at Ruston.

Parish of Lincoln.

For the Six Months Ending December 31, 1920.  
Organized 1916.

## OFFICERS.

J. D. HOLLAND, President.

J. M. SIMS, Secretary.

E. L. KIDD, Vice-President.

J. P. GRAHAM, Treasurer.

DIRECTORS—J. D. Holland, J. M. Sims, R. B. Knott, E. L. Kidd, W. S. Moore, T. H. Mills,  
J. P. Graham, O. G. Barker, H. W. Smith.

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 38,550.00	Installments and dividends accrued on Dayton stock.....	\$ 29,315.89
Cash on hand and in bank.....	1,071.79	Contingent loss and reserve fund.....	500.00
		Borrowed money and interest.....	9,500.00
		Undivided profits.....	305.90
Total.....	\$ 39,621.79	Total.....	\$ 39,621.79

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 1,415.22	Expenses .....	\$ 240.79
		Interest on borrowed money paid.....	533.11
		Total.....	\$ 773.90
		Gross profit.....	\$ 1,415.22
		Less expenditures.....	773.90
Total.....	\$ 1,415.22	Net profit.....	\$ 641.32

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report....	\$ 1,351.81	Loans on vendor's privilege.....	\$ 5,400.00
Dues from current or installment stock .....	10,222.84	Withdrawals of current or installment stock.....	3,111.33
Repayment of mortgage loans.....	1,500.00	Borrowed money repaid.....	4,000.00
Interest collected.....	1,415.22	Interest on borrowed money.....	533.11
Borrowed money.....	1,500.00	Expenses of all kinds, including taxes and insurance.....	240.79
		Other disbursements.....	1,632.85
		Cash on hand to balance.....	1,071.79
Total.....	\$ 15,989.87	Total.....	\$ 15,989.87

SEMI-ANNUAL STATEMENT OF THE  
RUSTON BUILDING AND LOAN ASSOCIATION

Located at Ruston,

Parish of Lincoln.

For the Six Months Ending December 31, 1920.

Organized 1905.

OFFICERS.

W. K. DUNCAN, President.

F. S. PRICE, Vice-President.

J. M. SIMS, Secretary and Treasurer.

DIRECTORS—W. K. Duncan, F. S. Price, S. M. Lewis, N. McDonald, O. E. Hodge, J. M. Sims,  
H. B. Warren, R. M. Gill.

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 42,765.75	Full paid stock.....	\$ 21,900.00
Cash on hand and in bank.....	2,810.87	Installments and dividends accrued on Dayton stock.....	21,685.36
		Contingent loss and reserve fund....	1,000.00
		Undivided profits.....	991.26
Total.....	\$ 45,576.62	Total.....	\$ 45,576.62

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 1,304.67	Expenses .....	\$ 242.94
		Total.....	\$ 242.94
		Gross profit.....	\$ 1,304.67
		Less expenditures.....	242.94
Total.....	\$ 1,304.67	Net profit.....	\$ 1,061.73

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report....	2,391.49	Loans on vendor's privilege.....	\$ 6,250.00
Dues from current or installment stock .....	7,201.71	Withdrawals of current or installment stock.....	5,311.71
Received from paid-up stock.....	5,000.00	Withdrawals of full paid or matured stock .....	1,500.00
Repayment of other loans.....	1,000.00	Dividends on full paid or matured stock paid.....	734.37
Interest collected.....	1,304.67	Expenses of all kinds, including taxes and insurance.....	242.94
From all other sources.....	2.00	Other disbursements.....	49.98
		Cash on hand to balance.....	2,810.87
Total.....	\$ 16,899.87	Total.....	\$ 16,899.87

SEMI-ANNUAL STATEMENT OF THE  
**MUTUAL BUILDING AND LOAN ASSOCIATION**

Located at St. Francisville, Parish of West Feliciana.  
For the Six Months Ending December 31, 1920.  
Organized 1902.

**OFFICERS.**

S. McC. LAWRASON, President. G. L. PLETTINGER, Vice-President.  
W. E. WOODS, Secretary and Treasurer.  
DIRECTORS—S. McC. Lawrason, G. L. Plettinger, L. W. Rogers, A. Hadden, J. E. Rabb,  
J. R. Matthews, Ben Leopold, A. S. Leonard, W. E. Wood.

Full Paid Shares.....	17	Held by.....	1 Stockholder
Free Shares.....	109	Held by.....	23 Stockholders
Pledged Shares.....	146	Held by.....	29 Stockholders
<b>Total Shares.....</b>	<b>272</b>	<b>Held by.....</b>	<b>53 Stockholders</b>

<b>ASSETS</b>	
Mortgage loans secured by vendor's privilege.....	\$ 26,408.75
Loans secured by stock and otherwise.....	2,678.47
Loans unsecured.....	431.55
Due from members on stock.....	3,907.00
Due by borrowers for interest.....	650.99
Due by borrowers for taxes and insurance advanced.....	112.14
Furniture, fixtures and supplies.....	116.80
Cash on hand and in bank.....	825.01
Suspense account.....	27.53
<b>Total.....</b>	<b>\$ 35,158.24</b>

<b>LIABILITIES</b>	
Full paid stock.....	\$ 3,400.00
Installments and dividends on serial stock.....	20,737.81
Contingent loss and reserve fund...	541.04
Borrowed money and interest.....	10,164.85
Sundry open accounts.....	38.99
Undivided profits.....	275.55

**Total.....\$ 35,158.24**

**PROFIT AND LOSS ACCOUNT—SIX MONTHS.**

<b>PROFITS</b>	
Interest collected.....	\$ 360.02
Fines collected.....	2.20
Interest due by borrowers.....	650.99
<b>Total.....</b>	<b>\$ 1,013.21</b>

<b>LESS</b>	
Expenses.....	\$ 295.00
Interest on borrowed money paid...	378.23
Interest carried over 6-30-20.....	478.67
<b>Total.....</b>	<b>\$ 1,151.90</b>

**RECEIPTS AND DISBURSEMENTS—SIX MONTHS.**

<b>RECEIPTS</b>	
Cash on hand close of last report...	\$ 683.72
Dues from current or installment stock.....	673.00
Interest collected.....	360.02
Fines collected.....	2.20
Borrowed money.....	7,000.00
<b>Total.....</b>	<b>\$ 8,718.94</b>

<b>DISBURSEMENTS</b>	
Withdrawals of current or installment stock.....	\$ 221.80
Borrowed money repaid.....	7,000.00
Interest on borrowed money.....	378.23
Taxes and insurance advanced.....	8.90
Expenses of all kinds, including taxes and insurance.....	295.00
Cash on hand to balance.....	815.01
<b>Total.....</b>	<b>\$ 8,718.94</b>



# SEMI-ANNUAL STATEMENT OF THE SHREVEPORT MUTUAL BUILDING ASSOCIATION

Located at Shreveport, Parish of Caddo.  
For the Six Months Ending September 4th, 1920.  
Organized 1887.

## OFFICERS.

BEN HOLZMAN, President. ANDREW QUERBES, Vice-President.  
H. BRAUNIG, Vice-President. PHILIP LIEBER, Vice-President.  
PHILIP LIEBER, Secretary-Treasurer. HAROLD A SUMRELL, Asst. Sec.-Treas.  
DIRECTORS—John C. Abel, H. Braunig, Robert A. Crain, Peter Garson, Chas. F. Gordon, Ben Holzman, M. M. Levy, Philip Lieber, Fred Martel, J. W. Peyton, Andrew Querbes, E. B. Rand, J. C. Simon, A. C. Steere, H. M. Weil.

Full Paid Shares.....	1,343 1/2	Held by.....	94 Stockholders
Free Shares.....	34,796 1/2	Held by.....	1634 Stockholders
Pledged Shares.....	16,673	Held by.....	908 Stockholders
Total Shares.....	52,813	Held by.....	2475 Stockholders

## ASSETS

Mortgage loans secured by vendor's privilege.....	\$3,172,700.00
Loans secured by stock and otherwise.....	129,925.00
Incomplete loans.....	22,500.00
Due from members on stock.....	12,742.75
Due by borrowers for interest.....	8,552.50
Due by borrowers for taxes and insurance advanced.....	80.82
Office building, for use of Association.....	29,552.81
Real Estate held during process of transfer.....	7,805.28
Cash on hand and in bank.....	40,389.56
Interest on borrowed money.....	2,803.33
Revenue Stamps.....	250.00
War Savings Stamps.....	834.00
U. S. Liberty Bonds.....	80,000.00
Interest accrued.....	1,106.90
Rents accrued.....	150.00
Total.....	\$3,509,392.95

## LIABILITIES

Full paid stock.....	\$ 268,700.00
Installments and dividends on serial stock.....	2,649,791.89
Installments and dividends accrued on Dayton stock.....	99,067.48
Dues advanced by members before due.....	14,085.00
Interest advanced by members before due.....	5,624.70
Contingent loss and reserve fund.....	75,000.00
Deposits and interest thereon.....	2,940.37
Borrowed money and interest.....	340,000.00
Liability under uncompleted loans.....	22,500.00
Sundry open accounts.....	1,627.54
Interest on paid-up stock.....	2,400.00
Undivided profits.....	27,655.97
Total.....	\$3,509,392.95

## PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS	LESS
Interest collected.....	\$ 107,947.89
Fines collected.....	1,439.05
Transfer and entrance fees collected.....	325.00
Profits on withdrawals.....	2,893.23
Interest due by borrowers.....	8,552.50
Rents on real estate.....	965.00
Notary fees.....	657.00
Total.....	\$ 122,779.67
	Expenses.....
	Interest on borrowed money paid.....
	Taxes and insurance paid.....
	Interest advanced by borrowers.....
	Total.....
	\$ 26,354.71
	Gross profit.....
	\$ 122,779.67
	Less expenditures.....
	\$ 26,354.71
	Net profit.....
	\$ 96,424.96

## RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS	DISBURSEMENTS
Cash on hand close of last report.....	\$ 38,091.72
Dues from current or installment stock.....	367,038.05
Received from paid-up stock.....	271,400.00
Repayment of mortgage loans.....	406,700.00
Repayment of other loans.....	38,350.00
Interest collected.....	109,271.02
Fines collected.....	1,439.05
Transfer and entrance fees collected.....	325.00
Receipts from rents.....	225.00
Proceeds from sale of real estate.....	343.80
Taxes and insurance refunded.....	419.46
Borrowed money.....	340,000.00
Deposits.....	23,523.01
From all other sources.....	816.16
Total.....	\$1,597,942.27
	Loans on vendor's privilege.....
	\$ 931,831.85
	Loans on all other securities.....
	71,425.00
	Withdrawals of current or installment stock.....
	255,089.58
	Withdrawals of full paid or matured stock.....
	2,700.00
	Dividends on current stock withdrawn.....
	54,592.16
	Dividends on full paid or matured stock paid.....
	625.92
	Borrowed money repaid.....
	175,000.00
	Interest on borrowed money.....
	10,904.52
	Deposits repaid.....
	24,977.12
	Taxes and insurance advanced.....
	500.28
	Purchases real estate and improvements thereon.....
	17,014.77
	Expenses of all kinds, including taxes and insurance.....
	12,218.32
	Cash on hand to balance.....
	40,389.56
	Other disbursements.....
	673.19
	Total.....
	\$1,597,942.27

SEMI-ANNUAL STATEMENT OF THE  
SLIDELL SAVINGS AND HOMESTEAD ASSOCIATION

Located at Slidell,

Parish of St. Tammany.

For the Six Months Ending December 31, 1920.

Organized April 1, 1910.

## OFFICERS.

T. J. HAND, President.

F. A. BOURGEOIS, Vice-President.

J. A. SALMEN, Vice-President.

W. L. ELLIS, Secretary and Treasurer.

DIRECTORS—T. J. Hand, F. A. Bourgeois, J. A. Salmen, G. V. Wharton, C. L. Baker, H. C. Cleveland, John Peterson, U. G. Neuhauser, F. M. Comfort, J. R. Lee, L. V. Cooley, Jr., R. Whitfield, Joseph Hotard, T. H. McAfee, W. C. Ellis.

Full Paid Shares.....	4794	Held by.....	208 Stockholders
Free Shares.....	1008	Held by.....	164 Stockholders
Pledged Shares.....	1590	Held by.....	125 Stockholders
Total Shares.....	7392	Held by.....	497 Stockholders

ASSETS	
Mortgage loans secured by vendor's privilege.....	\$ 171,605.35
Loans secured by stock and otherwise.....	1,427.00
Stocks and bonds.....	1,970.60
Incomplete loans.....	305.41
Due by members on stock.....	2,606.05
Due by borrowers for interest.....	1,825.69
Due by borrowers for taxes and insurance advanced.....	735.01
Furniture, fixtures and supplies.....	177.00
Real Estate acquired by foreclosure and otherwise.....	1,257.14
Cash on hand and in bank.....	3,810.67
Sundry open accounts.....	51.00
Total.....	\$ 185,770.92

LIABILITIES	
Full paid stock.....	\$ 119,850.00
Dividends on full paid or matured stock.....	.68
Installments and dividends accrued on Dayton stock.....	47,217.11
Due advanced by members before due.....	73.30
Interest advanced by members before due.....	58.20
Contingent loss and reserve fund.....	5,705.18
Borrowed money and interest.....	6,000.00
Sundry open accounts.....	116.04
Undivided profits, 6 months.....	6,750.41
Total.....	\$ 185,770.92

## PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS	
Premiums or bonus earned.....	\$ 1,891.29
Interest collected.....	7,010.73
Interest due by borrowers.....	1,825.69
Total.....	\$ 10,727.71

LESS	
Expenses.....	\$ 1,493.30
Interest on borrowed money paid.....	131.56
Interest advanced by borrowers.....	58.20
Interest credited back to borrowers July 1, 1920.....	2,294.24
Total.....	\$ 3,977.30
Gross profit.....	\$ 10,727.71
Less expenditures.....	3,977.30
Total.....	\$ 6,750.41

## RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS	
Cash on hand close of last report.....	\$ 3,997.24
Dues from current or installment stock.....	10,629.15
Received from paid-up stock.....	17,625.00
Repayment of mortgage loans.....	16,811.18
Repayment of other loans.....	140.00
Interest collected.....	6,885.93
Proceeds from sale of real estate.....	59.70
Taxes and insurance refunded.....	381.59
Borrowed money.....	4,000.00
From all other sources.....	.08
Total.....	\$ 60,529.87

DISBURSEMENTS	
Loans on vendor's privilege.....	\$ 27,857.44
Loans on all other securities.....	1,227.00
Withdrawals of current or installment stock.....	9,558.00
Withdrawals of full paid or matured stock.....	5,150.00
Dividends on full paid or matured stock paid.....	3,955.93
Borrowed money repaid.....	5,000.00
Interest on borrowed money.....	131.56
Taxes and insurance advanced.....	379.91
Purchases real estate and improvements thereon.....	1,118.00
Expenses of all kinds, including taxes and insurance.....	1,493.30
Other disbursements.....	848.06
Cash on hand to balance.....	3,810.67
Total.....	\$ 60,529.87

SEMI-ANNUAL STATEMENT OF THE  
OUACHITA BUILDING AND LOAN ASSOCIATION

Located at West Monroe, Parish of Ouachita.  
For the Six Months Ending December 31, 1920.  
Organized February 1, 1920.

OFFICERS.

H. M. WILLIAMS, President.

J. G. COBB, Vice-President.

J. T. HILL, Vice-President.

T. C. DREW, Secretary.

L. N. LARCHE, Treasurer.

DIRECTORS—H. M. Williams, L. N. Larche, J. C. Peete, J. G. Cobb, J. T. Hill, J. L. Russ,  
C. A. Johnston, T. C. Drew, H. G. Frazier, S. H. Heard.

Full Paid Shares.....	91	Held by.....	19 Stockholders
Free Shares.....	1035	Held by.....	56 Stockholders
Pledged Shares.....	133	Held by.....	7 Stockholders
Total Shares.....	1259	Held by.....	82 Stockholders

ASSETS	
Mortgage loans secured by ven- dor's privilege.....	\$ 13,300.00
Furniture, fixtures and supplies.....	296.96
Cash on hand and in bank.....	108.67
Total.....	\$ 13,705.63

LIABILITIES	
Full paid stock.....	\$ 9,100.00
Installments and dividends accrued on Dayton stock.....	4,260.00
Bills payable.....	33.00
Interest.....	312.63
Total.....	\$ 13,705.63

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS	
Interest collected.....	\$ 761.42
Total.....	\$ 761.42

LESS	
Expenses.....	\$ 394.80
Total.....	\$ 394.80
Gross profit.....	\$ 761.42
Less expenditures.....	394.80
Net profit.....	\$ 366.62

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS	
Dues from current or installment stock.....	\$ 4,475.00
Received from paid-up stock.....	9,300.00
Interest collected.....	761.42
Bills payable.....	33.00
Total.....	\$ 14,569.42

DISBURSEMENTS	
Loans on vendor's privilege.....	\$ 13,300.00
Withdrawals of current or install- ment stock.....	215.00
Withdrawals of full paid or matured stock.....	200.00
Dividends on full paid or matured stock paid.....	53.99
Expenses of all kinds, including taxes and insurance.....	394.80
Other disbursements.....	296.96
Cash on hand to balance.....	108.67
Total.....	\$ 14,569.42

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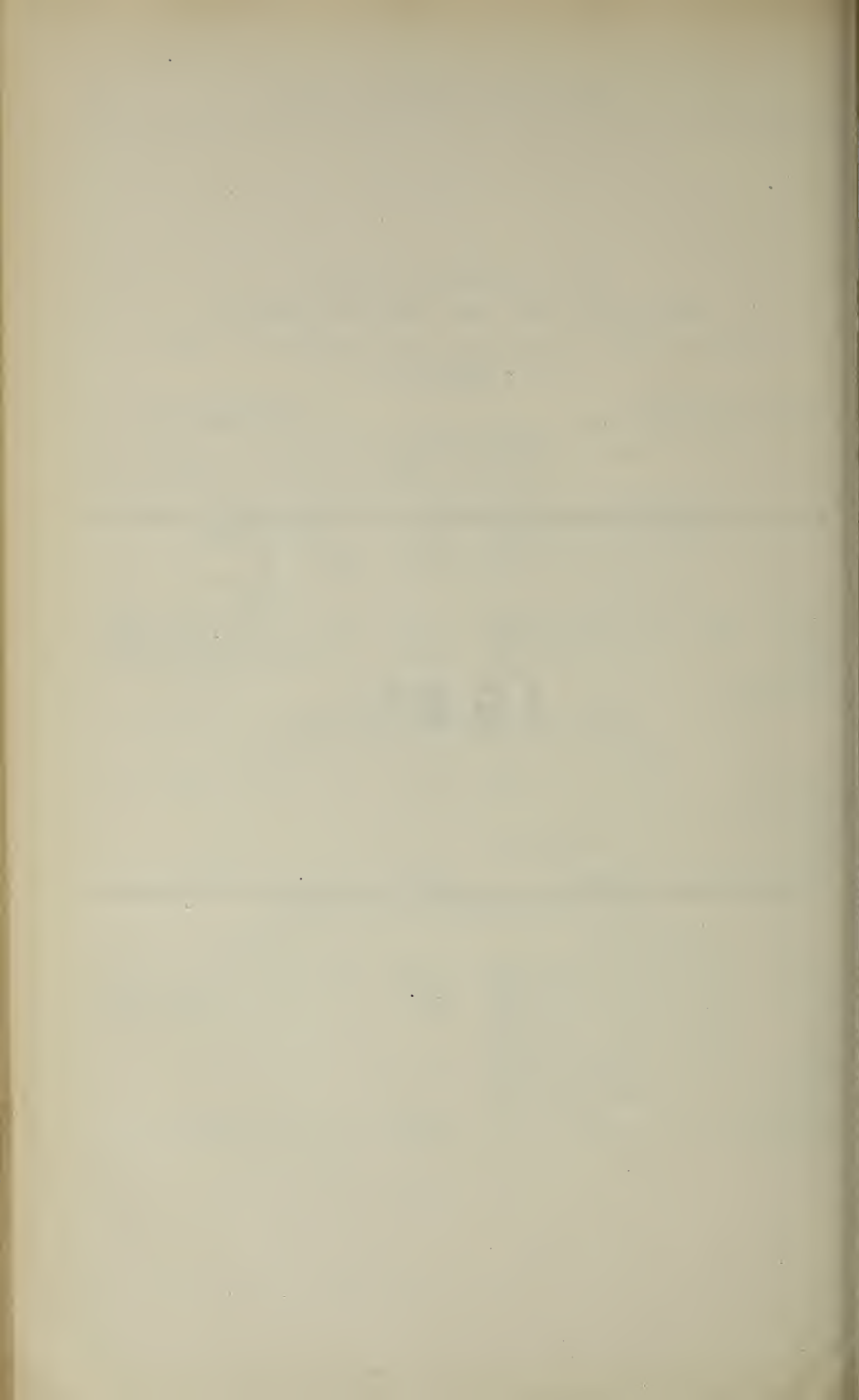
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SEMI-ANNUAL STATEMENT OF THE  
**ABBEVILLE BUILDING AND LOAN ASSOCIATION**

Located at Abbeville, Parish of Vermillion.  
 For the Six Months Ending December 31, 1921.  
 Organized July 5, 1890.

OFFICERS.

SAMSON CHAUVIN, President. O. BOURQUE, Vice-President.  
 L. O. BROUSSARD, Secretary and Treasurer.  
 DIRECTORS—Samson Chauvin, O. Bourque, L. O. Broussard, O. A. Broussard, Louis Vallee,  
 E. L. Terrier, Geo. W. Summers.

Free Shares.....	826	Held by.....	136 Stockholders
Pledged Shares.....	474	Held by.....	61 Stockholders
Total Shares.....	1300	Held by.....	197 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 125,641.96	Installments and dividends accrued on Dayton stock.....	\$ 121,681.26
Loans secured by stock and otherwise .....	3,507.50	Contingent loss and reserve fund....	7,500.00
Cash on hand and in bank.....	3,733.03	Undivided profits.....	3,701.23
Total.....	\$ 132,882.49	Total.....	\$ 132,882.49

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Premiums or bonus earned.....	\$ 1,800.00	Expenses .....	\$ 714.75
Interest collected.....	2,602.51	Total.....	\$ 714.75
Fines collected.....	8.00	Gross profit.....	\$ 4,412.01
Transfer and entrance fees collected	1.50	Less expenditures.....	714.75
Total.....	\$ 4,412.01	Net profit.....	\$ 3,697.26

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report....	\$ 4,119.84	Loans on vendor's privilege.....	\$ 4,200.00
Dues from current or installment stock .....	7,037.10	Withdrawals of full paid or matured stock .....	9,103.17
Repayment of mortgage loans.....	5,600.00	Borrowed money repaid.....	2,000.00
Repayment of other loans.....	382.00	Expenses of all kinds, including taxes and insurance.....	714.75
Interest collected.....	2,602.51	Cash on hand to balance.....	3,733.03
Fines collected.....	8.00		
Transfer and entrance fees collected	1.50		
Total.....	\$ 19,750.95	Total.....	\$ 19,750.95

SEMI-ANNUAL STATEMENT OF THE  
ALEXANDRIA AND PINEVILLE BUILDING AND LOAN ASSOCIATION

Located at Alexandria, Parish of Rapides.  
For the Six Months Ending January 31, 1922.  
Organized 1890.  
OFFICERS.

J. W. ALEXANDER, President. R. S. THORNTON, Vice-President.  
WM. HILL, Secretary. THOS. P. WHEADON, Treasurer.  
DIRECTORS—J. W. Alexander, R. S. Thornton, Wm. Hill, Thos. P. Wheadon, L. J. Hakenyos,  
S. Barrett, B. D. Gremillion, Sherman Cook, Jos. Levy, J. G. Bond, J. P. Wakeman.

Full Paid Shares..... 679	Held by..... 45 Stockholders
Free Shares..... 1242	Held by..... 93 Stockholders
Pledged Shares..... 1831	Held by..... 101 Stockholders
 Total Shares..... 3752	 Held by..... 239 Stockholders

**ASSETS**

Mortgage loans secured by vendor's privilege.....	\$ 176,800.00
Loans secured by stocks and otherwise .....	2,400.00
Stocks and bonds account.....	619.98
Due by borrowers for interest.....	203.20
Furniture, fixtures and supplies.....	340.55
Cash on hand and in bank.....	5,641.64
Sundry open accounts.....	31.40
Assets other than above.....	297.62

**LIABILITIES**

Full paid stock.....	\$ 67,900.00
Dividends on full paid or matured stock .....	4,279.83
Installments and dividends on serial stock .....	84,249.65
Borrowed money and interest.....	18,900.00
Undivided profits.....	11,004.95

Total.....\$ 186,334.39

Total.....\$ 186,334.39

**PROFIT AND LOSS ACCOUNT—SIX MONTHS.**

**PROFITS**

Interest collected.....	\$ 12,833.57
Fines collected and fees.....	282.60
Interest due by borrowers.....	203.20
 Total.....	 \$ 13,319.37

**LESS**

Expenses .....	\$ 1,834.20
Interest on borrowed money paid....	480.22
 Total.....	 \$ 2,314.42
Gross profit.....	\$ 13,319.37
Less expenditures.....	2,314.42
 Net profit.....	 \$ 11,004.95

**RECEIPTS AND DISBURSEMENTS—SIX MONTHS.**

**RECEIPTS**

Cash on hand close of last report....	\$ 4,840.78
Dues from current or installment stock .....	12,391.92
Received from paid-up stock.....	3,300.00
Repayment of mortgage loans.....	18,500.00
Repayment of other loans.....	100.00
Interest collected.....	6,894.65
Fines collected and fees.....	160.85
Borrowed money.....	4,250.00
Ind. accounts.....	630.27
 Total.....	 \$ 51,068.47

**DISBURSEMENTS**

Loans on vendor's privilege.....	\$ 32,600.00
Loans on all other securities.....	200.00
Withdrawals of current or installment stock .....	10,452.07
Dividends on current stock withdrawn .....	297.62
Dividends on full paid or matured stock paid.....	550.00
Interest on borrowed money.....	395.32
Expenses of all kinds, including taxes and insurance.....	900.40
Other disbursements.....	31.40
Cash on hand to balance.....	5,641.66
 Total.....	 \$ 51,068.47

SEMI-ANNUAL STATEMENT OF THE  
RAPIDES BUILDING AND LOAN ASSOCIATION

Located at Alexandria, Parish of Rapides.

For the Six Months Ending December 31, 1921.

Organized May 25th, 1905.

OFFICERS.

JOHN H. OVERTON, President.

H. L. SIMON, Vice-President.

R. M. HETHERWICK, Vice-President.

D. S. FLOWER, Secretary and Treasurer.

DIRECTORS—John H. Overton, H. L. Simon, R. M. Hetherwick, D. S. Flower, Ben Weil, A. E. Simon, Wm. Peterson, R. C. Jarreau, L. B. Baynard, Jr., J. E. McAdams, B. T. Dawkins, Gus Gehr, W. D. Hill, J. A. R. Peurt.

Free Shares.....	6173	Held by.....	292 Stockholders
Pledged Shares.....	3707	Held by.....	165 Stockholders
Total Shares.....	9880	Held by.....	457 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 377,159.25	Installments and dividends accrued on Dayton stock.....	\$ 283,770.76
Loans secured by stock and otherwise.....	4,135.00	Contingent loss and reserve fund.....	2,783.29
Stocks and bonds.....	7,198.81	Borrowed money and interest.....	94,486.49
Due by borrowers for interest.....	945.65	Surplus.....	3,976.74
Due by borrowers for taxes and insurance advanced.....	420.13	Liabilities other than above.....	2,509.31
Furniture, fixtures and supplies.....	316.00	Undivided profits.....	9,723.04
Cash on hand and in bank.....	7,023.08		
Interest accrued on Liberty Bonds.....	51.71		
Total.....	\$ 397,249.63	Total.....	\$ 397,249.63

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 14,139.27	Expenses.....	\$ 1,831.83
Fines collected.....	299.85	Interest on borrowed money paid.....	3,802.32
Interest due by borrowers.....	945.65	Taxes and insurance paid.....	27.58
		Total.....	\$ 5,661.73
		Gross profit.....	\$ 15,384.77
		Less expenditures.....	5,661.73
Total.....	\$ 15,384.77	Net profit.....	\$ 9,723.04

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report....	\$ 15,046.39	Loans on vendor's privilege.....	\$ 11,400.00
Dues from current or installment stock.....	47,270.28	Loans on all other securities.....	1,910.00
Repayment of mortgage loans.....	19,270.00	Withdrawals of current or installment stock.....	30,512.67
Repayment of other loans.....	2,350.00	Borrowed money repaid.....	122,400.00
Interest collected.....	15,519.64	Interest on borrowed money.....	4,318.70
Fines collected.....	299.85	Demand notes.....	27,538.33
Taxes and insurance refunded.....	374.54	Taxes and insurance advanced.....	663.51
Borrowed money.....	89,200.00	Expenses of all kinds, including taxes and insurance.....	1,859.41
Demand notes.....	18,295.00	Cash on hand to balance.....	7,023.08
Total.....	\$ 207,625.70	Total.....	\$ 207,625.70



## STATE BANKING DEPARTMENT

SEMI-ANNUAL STATEMENT OF THE  
CAPITAL BUILDING AND LOAN ASSOCIATION

Located at Baton Rouge, Parish of East Baton Rouge.  
For the Six Months Ending December 31, 1921.  
Organized June 22nd, 1909.

## OFFICERS.

W. C. WHITAKER, President. HUGH CHAMBERLIN, Vice-President.  
J. H. PERCY, Secretary and Treasurer. JANIE P. WATSON, Asst. Secretary.  
DIRECTORS—W. C. Whitaker, J. A. Caruthers, J. A. Dougherty, Hugh Chamberlin, C. P. Manship,  
B. B. Taylor, W. P. Barnes, L. P. Amiss, H. H. Howell, Joe Gottlieb, J. H. Percy.

Full Paid Shares.....	2,853	Held by.....	233 Stockholders
Free Shares.....	3,619	Held by.....	287 Stockholders
Pledged Shares.....	5,158	Held by.....	239 Stockholders
Total Shares.....	11,630	Held by.....	759 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 518,795.00	Full paid stock.....	\$ 285,300.00
Due by borrowers for interest.....	583.50	Installments and dividends accrued on Dayton stock.....	146,996.10
Due by borrowers for taxes and insurance advanced.....	21.16	Interest advanced by members before due.....	176.25
Furniture, fixtures and Supplies.....	211.40	Contingent loss and reserve fund.....	11,937.99
Cash on hand and in bank.....	8,976.22	Borrowed money and interest.....	70,000.00
Sundry open accounts.....	8,863.64	Liability under uncompleted loans..	6,313.94
		Sundry open accounts.....	29.50
		Undivided profits.....	2,500.00
		Earnings 7-1-21 to 12-31-21.....	14,197.14
Total.....	\$ 537,450.92	Total.....	\$ 537,450.92

## PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 19,400.12	Expenses.....	\$ 2,904.88
Liberty Bonds interest.....	31.88	Interest on borrowed money.....	2,322.65
Interest due by borrowers.....	583.50	Interest advanced by borrowers.....	176.25
Interest advanced by borrowers 7-1-21.....	197.65	Interest due by borrowers 6-30-21..	601.60
		Liberty Bond interest 6-30-21.....	10.63
		Total.....	\$ 6,016.01
		Gross profit.....	\$ 20,213.15
		Less expenditures.....	6,016.01
Total.....	\$ 20,213.15	Net profit.....	\$ 14,197.14

## RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report.....	\$ 33,246.07	Loans on vendor's privilege.....	\$ 74,075.54
Dues from current or installment stock.....	31,528.10	Withdrawals of current or installment stock.....	18,405.88
Received from paid-up stock.....	59,600.00	Withdrawals of full paid or matured stock.....	36,000.00
Repayment of mortgage loans.....	14,067.87	Dividends on full paid or matured stock paid.....	16,242.64
Interest collected.....	19,400.12	Borrowed money repaid.....	10,000.00
Liberty Bond interest.....	31.88	Interest on borrowed money.....	2,322.65
Borrowed money.....	10,000.00	Expenses of all kinds, including taxes and insurance.....	2,904.88
From all other sources.....	1,061.27	Other disbursements.....	7.50
		Cash on hand to balance.....	8,976.22
Total.....	\$ 168,935.31	Total.....	\$ 168,935.31

SEMI-ANNUAL STATEMENT OF THE  
MUTUAL BUILDING AND LOAN ASSOCIATION

Located at Baton Rouge, Parish of East Baton Rouge.  
For the Six Months Ending December 31, 1921.  
Organized June 14th, 1914.

OFFICERS.

R. A. HART, President.

I. H. RUBENSTEIN, Vice-President.

L. F. HART, Secretary and Treasurer.

DIRECTORS—R. A. Hart, I. H. Rubenstein, L. F. Hart, J. S. Kean, K. C. Smith, F. G. Pruyn,  
Geo. H. Brooks.

Full Paid Shares.....	386	Held by.....	36 Stockholders
Free Shares.....	1455	Held by.....	62 Stockholders
Pledged Shares.....	1309	Held by.....	60 Stockholders
Total Shares.....	3150	Held by.....	158 Stockholders

ASSETS	
Mortgage loans secured by vendor's privilege.....	\$ 141,600.00
Loans secured by stocks and otherwise.....	3,530.00
Liberty Bonds.....	1,250.00
Due by borrowers for interest.....	256.18
Furniture, fixtures and supplies.....	84.65
Cash on hand and in bank.....	2,271.59
Assets other than above.....	317.66
Total.....	\$ 149,310.08

LIABILITIES	
Full paid stock.....	\$ 38,600.00
Installments and dividends on serial stock.....	70,987.59
Interest advanced by members before due.....	112.81
Contingent loss and reserve fund.....	500.00
Borrowed money and interest.....	34,200.00
Sundry open accounts.....	1,866.96
Undivided profits.....	3,042.72
Total.....	\$ 149,310.08

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS	
Interest collected.....	\$ 5,555.65
Interest due by borrowers.....	256.18
Profits derived from other sources.....	356.46
Total.....	\$ 6,168.29

LESS	
Expenses.....	\$ 705.44
Interest on borrowed money paid.....	2,633.00
Interest advanced by borrowers.....	112.81
Entry account interest.....	531.80
Total.....	\$ 3,983.05
Gross profit.....	\$ 6,168.29
Less expenditures.....	3,983.05
Net profit.....	\$ 2,185.24

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS	
Cash on hand close of last report.....	\$ 960.31
Dues from current or installment stock.....	15,454.01
Received for paid-up stock.....	4,300.00
Repayment of mortgage loans.....	11,650.00
Repayment of other loans.....	250.00
Interest collected.....	5,555.65
Borrowed money.....	71,400.00
From all other sources.....	1,628.37
Total.....	\$ 111,198.34

DISBURSEMENTS	
Loans on vendor's privilege.....	\$ 18,800.00
Loans on all other securities.....	2,630.00
Withdrawals of current or installment stock.....	6,916.65
Withdrawals of full paid or matured stock.....	2,200.00
Dividends on permanent stock paid.....	1,271.00
Borrowed money repaid.....	72,200.00
Interest on borrowed money.....	1,362.00
Expenses of all kinds, including taxes and insurance.....	705.44
Other disbursements.....	2,841.66
Cash on hand to balance.....	2,271.59
Total.....	\$ 111,198.34

SEMI-ANNUAL STATEMENT OF THE  
**PEOPLE'S BUILDING AND LOAN ASSOCIATION**

Located at Baton Rouge, Parish of East Baton Rouge.  
For the Six Months Ending December 31, 1921.  
Organized 1921.

**OFFICERS.**

EUGENE CAZEDESSUS, President. B. E. PERKINS, First Vice-President.  
DR. W. S. CUSHMAN, Second Vice-President. C. J. BOGAN, Secy. and Treas.  
DIRECTORS—W. N. McFarland, W. L. Hause, L. V. Robbins, Harry T. Hebert, A. Grouchy, Jr.,  
Henry Cohn, King H. Knox, S. Y. Watson, A. F. Cazedessus, Joseph Gebelin, W. C. Young,  
E. M. Smith, Kent M. Dix, Jos. M. Supple, V. L. Dixon, E. L. Cass, R. P. Swire, R. A.  
Stafford, H. B. Harleson, J. E. Thonssen, C. J. Bogan.

Opened for business too late to make report.

SEMI-ANNUAL STATEMENT OF THE  
**PROVIDENT BUILDING AND LOAN ASSOCIATION**

Located at Baton Rouge, Parish of East Baton Rouge.  
 For the Six Months Ending December 31, 1921.  
 Organized July, 1901.

OFFICERS.

JOSEPH GEBELIN, President. D. I. CAZEDESSUS, Vice-President.  
 EUGENE CAZEDESSUS, Secretary.  
 DIRECTORS—Joseph Gebelin, D. I. Cazedessus, Eugene Cadezessus, Solon Farnbacher, L. D.  
 Beale, T. Jones Cross, A. Doherty.

Permanent Shares.....	500	Held by.....	8 Stockholders
<b>ASSETS</b>		<b>LIABILITIES</b>	
Mortgage loans secured by ven-		Permanent stock.....	\$ 50,000.00
dor's privilege.....	\$ 216,208.71	Surplus apportioned to permanent	
Cash on hand and in bank.....	1,853.79	stock.....	5,511.77
Sundry open accounts.....	25.00	Premiums or bonus unearned.....	65,775.73
		Borrowed money and interest.....	96,000.00
		Sundry open accounts.....	800.00
Total.....	\$ 218,087.50	Total.....	\$ 218,087.50

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

<b>PROFITS</b>		<b>LESS</b>	
Interest collected (\$63.75 L. L. Cou-		Expenses.....	\$ 1,066.00
pons).....	\$ 7,082.58	Interest on borrowed money paid...	3,284.81
Profits derived from other sources....	133.31	Taxes and insurance paid.....	46.00
		Interest advanced by borrowers.....	179.95
		Total.....	\$ 4,576.76
		Gross profit.....	\$ 7,215.89
		Less expenditures.....	4,576.76
Total.....	\$ 7,215.89	Net profit.....	\$ 2,639.13

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

<b>RECEIPTS</b>		<b>DISBURSEMENTS</b>	
Cash on hand close of last report....	\$ 788.28	Loans on vendor's privilege.....	\$ 14,745.30
Repayment of mortgage loans.....	18,625.74	Borrowed money repaid.....	8,000.00
Repayment of other loans.....	20.94	Interest on borrowed money.....	3,284.81
Interest collected.....	7,082.58	Deposits repaid.....	330.10
Deposits.....	330.10	Expenses of all kinds, including	
Sale of stocks and bonds.....	2,658.31	taxes and insurance.....	1,112.00
		Discount on notes paid in advance..	179.95
		Cash on hand to balance.....	1,853.79
Total.....	\$ 29,505.95	Total.....	\$ 29,505.95



SEMI-ANNUAL STATEMENT OF THE  
UNION HOMESTEAD ASSOCIATION

Located at Baton Rouge, Parish of East Baton Rouge.  
For the Six Months Ending December 31, 1921.  
Organized January 12th, 1917.

OFFICERS.

SAM'L G. LAYCOCK, President. I. M. CAUSEY, Vice-President.  
BEN R. MAYER, Secretary and Treasurer.  
DIRECTORS—Chas. Cangelosi, J. B. Ferguson, Dr. Coyt Moore, S. F. Dupuy, M. J. Mayer,  
Solon Farnbacher, A. D. Schloss, Joe Ramires, J. F. Laycock, Geo. W. Garig, J. B. Burcham,  
E. A. Fearson, E. F. Fleming, Jr., A. T. Prescott, H. H. Paulsen, S. Krauss, Mrs. L. B. Knox.

Full Paid Shares.....	528	Held by.....	41 Stockholders
Free Shares.....	1996	Held by.....	245 Stockholders
Pledged Shares.....	1505	Held by.....	127 Stockholders
Total Shares.....	4029	Held by.....	413 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 221,225.00	Full paid stock.....	\$ 52,800.00
Loans secured by stock and otherwise.....	3,281.00	Installments and dividends accrued on Dayton stock.....	94,543.95
Stocks and bonds.....	200.00	Interest advanced by members before due.....	120.92
Due by borrowers for interest.....	1,135.16	Contingent loss and reserve fund.....	1,080.14
Supplies, office.....	50.00	Borrowed money and interest.....	68,091.12
Cash on hand and in bank.....	5,170.49	Liability under uncompleted loans.....	9,918.03
Prepaid interest.....	114.17	Liabilities other than above.....	122.00
		Undivided profits.....	4,499.66
Total.....	\$ 231,175.82	Total.....	\$ 231,175.82

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 6,861.14	Expenses .....	\$ 1,588.15
Fines collected.....	12.96	Interest on borrowed money paid and due.....	1,800.53
Interest due by borrowers.....	1,135.16	Interest advanced by borrowers.....	120.92
		Total.....	\$ 3,509.60
		Gross profit.....	\$ 8,009.26
		Less expenditures.....	3,509.60
Total.....	\$ 8,009.26	Net profit.....	\$ 4,499.66

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report....	\$ 9,451.88	Loans on vendor's privilege.....	\$ 44,981.97
Dues from current or installment stock.....	31,864.49	Loans on all other securities.....	2,990.00
Received from paid-up stock.....	6,000.00	Withdrawals of current or installment stock.....	14,141.71
Repayment of mortgage loans.....	11,625.00	Withdrawals of full paid or matured stock.....	700.00
Repayment of other loans.....	1,236.00	Dividends on full paid or matured stock paid.....	1,340.93
Interest collected.....	7,347.04	Borrowed money repaid.....	7,000.00
Fines collected.....	12.96	Interest on borrowed money.....	1,928.53
Borrowed money.....	18,000.00	Uncompleted loan previous 6 mos... ..	5,834.60
		Expenses of all kinds, including taxes and insurance.....	1,449.15
		Cash on hand to balance.....	5,170.49
Total.....	\$ 85,537.38	Total.....	\$ 85,537.38

SEMI-ANNUAL STATEMENT OF THE  
BOGALUSA BUILDING AND LOAN ASSOCIATION

Located at Bogalusa, Parish of Washington.  
For the Six Months Ending December 31, 1921.  
Organized 1909.  
OFFICERS.

W. H. SULLIVAN, President. D. T. CUSHING, Vice-President.  
W. C. FLANDERS, Vice-President. C. L. BLACK, Secretary and Treasurer.  
DIRECTORS—W. H. Sullivan, D. T. Cushing, B. H. Burk, A. A. Overstreet, M. Marx, Max  
Wilson, J. C. Lee, J. H. Slaughter, J. L. Gould, Jno. McNeese, Z. A. Davis, C. E. Gill,  
M. L. Wuescher.

Full Paid Shares.....	228	Held by.....	32 Stockholders
Free Shares.....	699	Held by.....	84 Stockholders
Pledged Shares.....	1494	Held by.....	87 Stockholders
Total Shares.....	2421	Held by.....	203 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by ven-		Full paid stock.....	\$ 22,800.00
dor's privilege.....	\$ 143,777.25	Dividends on full paid or matured	
Due by borrowers for interest.....	182.77	stock .....	896.00
Cash on hand and in bank.....	7,764.93	Installments and dividends on serial	
		stock .....	48,049.75
		Installments and dividends accrued	
		on Dayton stock.....	17,165.82
		Contingent loss and reserve fund...	5,000.00
		Borrowed money and interest.....	46,950.00
		Liability under uncompleted loans..	87.62
		Undivided profits.....	775.76
		Surplus .....	10,000.00
Total.....	\$ 151,724.95	Total.....	\$ 151,724.95

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Premiums or bonus earned.....	\$ 725.46	Expenses .....	\$ 1,806.12
Interest collected.....	5,895.07	Interest on borrowed money paid.....	1,707.02
Fines collected.....	45.60	Total.....	\$ 3,513.14
Commissions .....	127.50	Gross profit.....	\$ 6,793.53
Total.....	\$ 6,793.63	Less expenditures.....	3,513.14
		Net profit.....	\$ 3,280.49

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report...	\$ 3,077.06	Loans on vendor's privilege.....	\$ 12,667.36
Dues from current or installment		Withdrawals of current or instal-	
stock .....	15,411.08	ment stock .....	5,744.44
Received from paid-up stock.....	500.00	Withdrawals of full paid or matured	
Interest collected.....	6,177.79	stock .....	3,200.00
Fines collected.....	45.60	Dividends on full paid or matured	
Premiums or bonus collected.....	725.46	stock paid.....	1,020.00
Borrowed money.....	11,000.00	Borrowed money repaid.....	3,050.00
From all other sources.....	282.64	Interest on borrowed money.....	1,707.02
Commissions .....	127.50	Expenses of all kinds, including	
		taxes and insurance.....	1,806.12
		Other disbursements.....	387.26
		Cash on hand to balance.....	7,764.93
Total.....	\$ 37,347.13	Total.....	\$ 37,347.13

SEMI-ANNUAL STATEMENT OF THE  
PEOPLE'S BUILDING AND LOAN ASSOCIATION

Located at Covington,

Parish of St. Tammany.

For the Six Months Ending December 31, 1921.

Organized 1901.

OFFICERS.

H. J. SMITH, President.

M. P. PLANCHE, Vice-President.

THOS. M. BURNS, Secretary.

DIRECTORS—H. J. Smith, M. P. Planche, T. M. Burns, A. J. Planche, P. J. Laharde, C. S. E. Babington, R. H. Dutsch.

Full Paid Shares.....	126	Held by.....	23 Stockholders
Free Shares.....	5	Held by.....	1 Stockholders
Pledged Shares.....	490	Held by.....	48 Stockholders
Total Shares.....	621	Held by.....	72 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 49,000.00	Permanent stock.....	\$ 12,600.00
Loans secured by stock and otherwise.....	470.00	Instalments and dividends accrued on Dayton stock.....	16,693.56
Due by borrowers for interest.....	13.17	Contingent loss and reserve fund....	1,000.00
Cash on hand and in bank.....	20.18	Borrowed money.....	16,625.00
		Undivided profits.....	2,584.79
Total.....	\$ 49,503.35	Total.....	\$ 49,503.35

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Premiums or bonus earned.....	\$ 565.00	Expenses .....	\$ 343.31
Interest collected.....	1,318.99	Interest on borrowed money paid.....	507.48
		Total.....	\$ 850.79
		Gross profit.....	\$ 1,883.99
		Less expenditures.....	850.79
Total.....	\$ 1,883.99	Net profit.....	\$ 1,033.20

RECEIPTS AND DISBURSEMENTS—SIX MONTHS

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report....	\$ 356.14	Loans on vendor's privilege.....	\$ 11,300.00
Dues from current or installment stock .....	2,041.73	Withdrawals of current or installment stock.....	5,002.67
Repayment of mortgage loans.....	7,100.00	Dividends on full paid or matured stock paid.....	378.00
Interest collected.....	1,318.99	Interest on borrowed money.....	507.48
Premiums or bonus collected.....	565.00	Expenses of all kinds, including taxes and insurance.....	343.31
Borrowed money.....	6,225.00	Other disbursements.....	282.09
From all other sources.....	226.87	Cash on hand to balance.....	20.18
Total.....	\$ 17,833.73	Total.....	\$ 17,833.73

SEMI-ANNUAL STATEMENT OF THE  
CROWLEY BUILDING AND LOAN ASSOCIATION

Located at Crowley, Parish of Acadia.  
For the Six Months Ending December 31, 1921.  
Organized 1893.  
OFFICERS.

J. FRANKEL, President. W. E. LAWSON, Vice-President.  
L. A. KLOOR, Vice-President. J. O. FREMAUX, Secy. and Treas.  
DIRECTORS—J. Frankel, J. O. Fremaux, S. P. Johnston, Leonce Jumonville, Elmo S. Keigley,  
L. A. Kloor, P. C. Marx, J. G. Medlenka, Felix Orgeron, L. A. Williams.

Full Paid Shares.....	605 2-13	Held by.....	60 Stockholders
Free Shares.....	896	Held by.....	125 Stockholders
Pledged Shares.....	1409	Held by.....	129 Stockholders
Total Shares.....	2910 2-13	Held by.....	314 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 169,900.00	Full paid stock.....	\$ 78,670.00
Loans secured by stock and otherwise.....	3,350.00	Installments and dividends on serial stock.....	5,107.98
Furniture, fixtures and supplies.....	200.00	Installments and dividends accrued on Dayton stock.....	77,487.70
Real Estate acquired by foreclosure and otherwise.....	17.54	Contingent loss and reserve fund.....	10,570.21
Cash on hand and in bank.....	7,563.30	Sundry open accounts.....	94.89
		Suspense account.....	2,346.66
		Undivided profits.....	6,753.40
Total.....	\$ 181,030.84	Total.....	\$ 181,030.84

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Premiums or bonus earned.....	\$ 631.70	Expenses.....	\$ 934.65
Interest collected.....	7,055.60		
Transfer and entrance fees collected.....	.75	Total.....	\$ 934.65
		Gross profit.....	\$ 7,688.05
		Less expenditures.....	934.65
Total.....	\$ 7,688.05	Net profit.....	\$ 6,753.40

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report.....	\$ 9,922.04	Loans on vendor's privilege.....	\$ 12,610.00
Dues from current or installment stock.....	9,715.71	Loans on all other securities.....	2,830.00
Received from paid-up stock.....	7,670.00	Withdrawals of current or installment stock.....	6,874.76
Repayment of mortgage loans.....	1,170.00	Withdrawals of full paid or matured stock.....	2,990.00
Interest collected.....	7,055.60	Dividends on full paid or matured stock paid.....	2,409.51
Transfer and entrance fees collected.....	.75	Expenses of all kinds, including taxes and insurance.....	934.65
Premiums or bonus collected.....	631.70	Other disbursements.....	18.09
Taxes and insurance refunded.....	64.51	Cash on hand to balance.....	7,563.30
Total.....	\$ 36,230.31	Total.....	\$ 36,230.31



SEMI-ANNUAL STATEMENT OF THE  
ASCENSION BUILDING AND LOAN ASSOCIATION

Located at Donaldsonville, Parish of Ascension.  
For the Six Months Ending December 31, 1921.  
Organized April 14th, 1920.

OFFICERS.

WALTER LEMANN, President. A. KAHN, Vice-President.  
PAT. STAKELUM, Vice-President. FRANK K. SIMS, Secy. and Treas.  
DIRECTORS—Jasmin Tobias, Pat. Stakelum, J. E. Blum, Henry Schaff, Lawrence Creoli, Walter  
Lemann, E. B. Holbrook, J. Guinchard, B. C. Alwes, J. C. LeBlanc, Jacob Blum, Jos. Giserard,  
R. S. Vickers, L. B. Mattingly, A. Kahn.

Full Paid Shares.....	4	Held by.....	2	Stockholders
Installment Shares.....	255	Held by.....	73	Stockholders
Total Shares.....	259	Held by.....	75	Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by ven-		Full paid stock.....	\$ 400.00
dor's privilege.....	\$ 4,500.00	Installments and dividends on serial	
Cash on hand and in bank.....	55.27	stock .....	3,811.00
Deferred charges Und. profits.....	44.73	Liability under uncompleted loans..	200.00
		Liabilities other than above.....	189.00
Total.....	\$ 4,600.00	Total.....	\$ 4,600.00

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 157.46	Expenses .....	\$ 73.44
		Total.....	\$ 73.44
		Gross profit.....	\$ 157.46
		Less expenditures.....	73.44
Total.....	\$ 157.46	Net profit.....	\$ 84.02

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report....	\$ 2,524.35	Loans on vendor's privilege.....	\$ 900.00
Dues from current or installment		Borrowed money repaid.....	3,030.10
stock .....	988.00	Expenses of all kinds, including	
Repayment of mortgage loans.....	189.00	taxes and insurance.....	73.44
Interest collected.....	157.46	Cash on hand to balance.....	55.27
Borrowed money.....	200.00		
Total.....	\$ 4,058.81	Total.....	\$ 4,058.81

SEMI-ANNUAL STATEMENT OF THE  
HAMMOND BUILDING AND LOAN ASSOCIATION

Located at Hammond, Parish of Tangipahoa.  
For the Six Months Ending December 31, 1921.  
Organized March, 1906.  
OFFICERS.

S. M. CATE, President. J. M. FOURMEY, Vice-President.  
E. P. DAMERON, Secretary and Treasurer.  
DIRECTORS—J. Q. Adams, S. M. Cate, C. E. Cate, W. H. Carter, E. P. Dameorn, O. F. Donaldson, J. M. Fourmy, R. D. Fellows, H. M. Herbert, S. L. Hill, R. Lillie, H. H. McCain, C. E. Norman, C. S. Rolling, T. R. Thames.

Full Paid Shares.....	2447	Held by.....	123 Stockholders
Free Shares.....	44	Held by.....	33 Stockholders
Pledged Shares.....	3441	Held by.....	151 Stockholders
Total Shares.....	5932	Held by.....	307 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 344,150.00	Full paid stock.....	\$ 244,700.00
Loans secured by stock and otherwise.....	2,040.00	Installments and dividends accrued on Dayton stock.....	46,884.27
Stocks and bonds.....	2,750.00	Contingent loss and reserve fund.....	12,500.00
Due by borrowers for taxes and insurance advanced.....	869.51	Borrowed money and interest.....	25,000.00
Real Estate acquired by foreclosure and otherwise.....	1,452.52	Liability under uncompleted loans.....	13,173.31
Cash on hand and in bank.....	2,018.87	Liabilities other than above.....	1,533.05
		Undivided profits.....	9,490.27
Total.....	\$ 353,280.90	Total.....	\$ 353,280.90

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 11,126.22	Expenses.....	\$ 1,237.75
Profits derived from other sources.....	99.93	Interest on borrowed money paid.....	510.63
		Other losses.....	30.08
Total.....	\$ 11,226.15	Total.....	\$ 1,778.46

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report....	\$ 12,825.46	Loans on vendor's privilege.....	\$ 65,400.00
Due from current or installment stock.....	24,189.85	Loans on all other securities.....	3,862.00
Received from paid-up stock.....	23,400.00	Withdrawals of current or installment stock.....	23,060.21
Repayment of mortgage loans.....	20,300.00	Withdrawals of full paid or matured stock.....	500.00
Repayment of other loans.....	12.00	Dividends on full paid or matured stock paid.....	8,695.41
Interest collected.....	11,126.22	Interest on borrowed money.....	510.63
Taxes and insurance refunded.....	176.31	Taxes and insurance advanced.....	308.77
Sale of stocks and bonds.....	1,750.00	Purchases real estate and improvements thereon.....	7.40
From all other sources.....	69,902.12	Expenses of all kinds, including taxes and insurance.....	1,737.75
		Stocks and bonds bought.....	500.00
		Other disbursements.....	57,080.92
		Cash on hand to balance.....	2,018.87
Total.....	\$ 163,681.96	Total.....	\$ 163,681.96

SEMI-ANNUAL STATEMENT OF THE  
**HOME BUILDING AND LOAN ASSOCIATION**

Located at Lafayette,

Parish of Lafayette.

For the Six Months Ending December 31, 1921.

Organized July, 1908.

## OFFICERS.

J. P. COLOMB, President.

GEORGE DOUCET, Vice-President.

J. FRANK JEANMARD, Secretary.

BANK OF LAFAYETTE &amp; TRUST CO., Depository.

DIRECTORS—J. P. Colomb, George Doucet, J. A. A. Roy, Leon Doucet, P. Krauss, P. J. Voorhies,  
Fernand Mouton, S. E. Yandle, Chas. O. Mouton.

Full Paid Shares.....	10,448	Held by.....	134 Stockholders
Free Shares.....	1,484	Held by.....	206 Stockholders
Pledged Shares.....	3,703	Held by.....	214 Stockholders
Total Shares.....	15,635	Held by.....	554 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 370,300.00	Full paid stock.....	\$ 261,200.00
Loans secured by stock and otherwise.....	3,000.00	Installments and dividends accrued on Dayton stock.....	79,022.88
Other mortgage loans.....	830.00	Contingent loss and reserve fund.....	6,696.06
Due by borrowers for taxes and insurance advanced.....	1,537.60	Borrowed money.....	44,630.00
Furniture, fixtures and supplies.....	493.00	Liabilities other than above.....	69.52
Cash on hand and in bank.....	32,314.13	Undivided profits.....	16,895.03
Assets other than above.....	38.76		
Total.....	\$ 408,513.49	Total.....	\$ 408,513.49

## PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Premiums or bonus earned.....	\$ 528.00	Expenses.....	\$ 2,372.52
Interest collected.....	14,231.54	Interest on borrowed money paid.....	1,350.55
Fines collected.....	212.75	Interest on full paid stock.....	476.29
Profits derived from other sources.....	74.94	Total.....	\$ 4,199.36
Total.....	\$ 15,047.23	Gross profit.....	\$ 15,047.23
		Less expenditures.....	4,199.36
		Net profit.....	\$ 10,847.87

## RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report....	\$ 14,376.64	Loans on vendor's privilege.....	\$ 21,800.00
Dues from current or installment stock.....	24,925.79	Loans on all other securities.....	4,000.00
Received from paid-up stock.....	46,275.00	Withdrawals of current or installment stock.....	27,511.36
Repayment of mortgage loans.....	23,600.00	Withdrawals of full paid or matured stock.....	34,175.00
Repayment of other loans.....	2,000.00	Dividends on full paid stock paid.....	7,446.05
Interest collected.....	14,231.54	Borrowed money repaid.....	29,000.00
Fines collected.....	212.75	Interest on borrowed money.....	1,350.55
Taxes and insurance refunded.....	263.22	Taxes and insurance advanced.....	1,119.27
Borrowed money.....	34,630.00	Expenses of all kinds, including taxes and insurance.....	2,372.52
From all other sources.....	658.02	Other disbursements.....	84.08
Total.....	\$ 161,172.96	Cash on hand to balance.....	32,314.13
		Total.....	\$ 161,172.96

SEMI-ANNUAL STATEMENT OF THE  
LAFAYETTE BUILDING ASSOCIATION

Located at Lafayette, Parish of Lafayette.  
For the Six Months Ending December 31, 1921.  
Organized February 12th, 1900.  
OFFICERS.

A. B. DEMBO, President. W. A. MONTGOMERY, Vice-President.  
CHARLES DEBAILLON, Secretary. L. GANKENDORFF, Asst. Secy.  
FIRST NATIONAL BANK, Depository.  
DIRECTORS—A. B. Denbo, W. A. Montgomery, Charles D. Caffery, I. B. Bendel, D. W. Rosen-  
weig, August V. Labbe, Dr. N. P. Moss.

Full Paid Shares.....	12,424	Held by.....	200 Stockholders
Free Shares.....	7,188	Held by.....	356 Stockholders
Pledged Shares.....	4,868	Held by.....	274 Stockholders
Total Shares.....	24,480	Held by.....	830 Stockholders

ASSETS	
Mortgage loans secured by ven- dor's privilege.....	\$ 489,500.00
Loans secured by stock and other- wise.....	7,271.75
Stocks and bonds.....	4,900.00
Due by borrowers for taxes and in- surance advanced.....	700.52
Office building, for use of Associa- tion.....	26,300.00
Furniture, fixtures and supplies.....	100.00
Cash on hand and in bank.....	8,394.80
Total.....	\$ 537,167.07

LIABILITIES	
Full paid stock.....	\$ 310,600.00
Installments and dividends on serial stock.....	12,348.85
Installments and dividends accreud on Dayton stock.....	138,764.44
Interest advanced by members be- fore due.....	225.75
Premiums or bonus unearned.....	1,060.50
Contingent loss and reserve fund.....	7,638.71
Borrowed money and interest.....	54,040.00
Reserve for taxes, etc.....	205.20
Liabilities other than above.....	589.02
Undivided profits.....	11,694.60
Total.....	\$ 537,167.07

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS	
Premiums or bonus earned.....	\$ 132.00
Interest collected.....	19,871.26
Fines collected.....	452.10
Rents on real estate.....	677.50
Profits derived from other sources....	35.00
Total.....	\$ 21,167.86

LESS	
Expenses.....	\$ 2,628.78
Interest on borrowed money paid....	2,276.73
Taxes and insurance paid.....	287.60
Dividends, full paid stock paid.....	4,934.33
Charge off on building.....	516.44
Total.....	\$ 10,643.88
Gross profit.....	\$ 21,167.86
Less expenditures.....	10,643.88
Net profit.....	\$ 10,523.98

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS	
Cash on hand close of last report....	\$ 2,008.14
Dues from current or installment stock.....	46,439.33
Received from paid-up stock.....	70,300.00
Repayment of mortgage loans.....	22,900.00
Repayment of other loans.....	5,932.15
Interest collected.....	19,920.87
Fines collected.....	452.10
Premiums or bonus collected.....	132.00
Receipts for rents.....	677.50
Taxes and insurance refunded.....	1,180.33
Borrowed money.....	34,900.00
From all other sources.....	35.00
Total.....	\$ 204,877.42

DISBURSEMENTS	
Loans on vendor's privilege.....	\$ 7,800.00
Loans on all other securities.....	6,878.75
Withdrawals of current or install- ment stock.....	40,094.69
Withdrawals of full paid or matured stock.....	74,450.00
Dividends on full paid stock paid....	9,655.58
Borrowed money repaid.....	48,900.00
Interest on borrowed money.....	3,116.73
Interest refunded.....	18.95
Taxes and insurance advanced.....	1,021.14
Expenses of all kinds, including taxes and insurance.....	2,711.18
Account new building.....	1,835.60
Cash on hand to balance.....	8,394.80
Total.....	\$ 204,877.42



SEMI-ANNUAL STATEMENT OF THE  
CALCASIEU BUILDING AND LOAN ASSOCIATION

Located at Lake Charles, Parish of Calcasieu.  
For the Six Months Ending December 31, 1921.  
Organized July 1st, 1909.

OFFICERS.

W. E. PATTERSON, President. J. S. SMITH, First Vice-President.  
R. KRAUSS, Second Vice-President. J. P. BARREMORE, Secy. and Treas.  
DIRECTORS—W. E. Patterson, C. R. Cline, Thos. C. Plauche, S. T. Woodring, Dr. T. H.  
Watkins, J. N. Wetherill, Sol Reinauer, I. C. Carter, J. Singer Smith, J. P. Barremore, Guy  
Beatty, J. H. Wigzell, R. Krause, Jno. I. Fowler, S. J. Ory.

Full Paid Shares.....	6,553	Held by.....	441 Stockholders
Free Shares.....	5,983	Held by.....	748 Stockholders
Pledged Shares.....	13,374	Held by.....	744 Stockholders
Total Shares.....	25,910	Held by.....	1933 Stockholders

ASSETS	
Mortgage loans secured by vendor's privilege.....	\$1,317,100.00
Loans secured by stock and otherwise.....	15,921.00
U. S. Liberty Bonds.....	39,291.00
Due by borrowers for interest.....	6,289.55
Due by borrowers for taxes and insurance advanced.....	250.80
Office building, for use of Association.....	25,000.00
Furniture, fixtures and supplies.....	1,008.48
Real Estate acquired by foreclosure and otherwise.....	7,470.25
Real Estate held during process of transfer.....	12,291.00
Cash on hand and in bank.....	41,788.19
Sundry open accounts.....	96.78
War Savings Stamps.....	811.60
Total.....	\$1,467,318.65

LIABILITIES	
Full paid stock.....	\$ 655,300.00
Installments and dividends accrued on Dayton stock.....	608,316.14
Contingent loss and reserve fund.....	28,532.22
Borrowed money and interest.....	131,000.00
Liability under uncompleted loans.....	870.01
Undivided profits.....	43,300.28

Total.....\$1,467,318.65

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS	
Premiums or bonus earned.....	\$ 3,372.06
Interest collected.....	53,731.92
Interest due by borrowers.....	6,289.55
Rents on real estate.....	375.00

LESS	
Expenses.....	\$ 7,713.87
Interest on borrowed money paid.....	4,526.88
Interest due June 30, 1921.....	8,227.50

Total.....\$ 20,468.25

Gross profit.....	\$ 63,768.53
Less expenditures.....	20,468.25

Total.....\$ 63,768.53

Net profit.....\$ 43,300.28

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS	
Cash on hand close of last report.....	\$ 23,076.55
Dues from current or installment stock.....	156,215.26
Received from paid-up stock.....	74,900.00
Repayment of other loans.....	22,445.10
Interest collected.....	53,731.92
Premiums or bonus collected.....	3,492.06
Receipts from rents.....	375.00
Taxes and insurance refunded.....	532.29
Deposits.....	2,479.62
From all other sources.....	110.00

Total.....\$ 337,357.80

DISBURSEMENTS	
Loans on vendor's privilege.....	\$ 118,194.28
Loans on all other securities.....	13,149.00
Withdrawals of current or installment stock.....	78,620.63
Withdrawals of full paid or matured stock.....	42,800.00
Dividends on full paid or matured stock paid.....	20,422.14
Borrowed money repaid.....	2,000.00
Interest on borrowed money.....	4,526.88
Taxes and insurance advanced.....	948.11
Purchases real estate and improvements thereon.....	6,016.80
Expenses of all kinds, including taxes and insurance.....	7,713.87
Other disbursements.....	1,177.90
Cash on hand to balance.....	41,788.19

Total.....\$ 337,357.80

SEMI-ANNUAL STATEMENT OF THE  
MANSFIELD MUTUAL BUILDING ASSOCIATION

Located at Mansfield, Parish of DeSoto.  
For the Six Months Ending December 31, 1921.  
Organized March 1st, 1913.

OFFICERS.

J. M. MURPHY, President. J. E. ROACH, First Vice-President.  
MRS. F. A. LEARNING, Second Vice-President. P. C. FAIR, Secretary.  
DIRECTORS—J. M. Murphy, Chairman; T. J. Magee, J. J. Pugh, Mrs. F. A. Learning, S. A. Kidd,  
J. E. Roach, W. F. Town, L. E. Colvin, L. R. Fair.

Full Paid Shares.....	18½	Held by.....	4 Stockholders
Free Shares.....	278	Held by.....	45 Stockholders
Pledged Shares.....	334	Held by.....	38 Stockholders
Total Shares.....	630½	Held by.....	87 Stockholders

ASSETS

Mortgage loans secured by ven-	
dor's privilege.....	\$ 66,201.74
Loans secured by stock and other-	
wise.....	3,354.00
Loans unsecured.....	195.00
Due from members on stock.....	1,247.00
Due by borrowers for interest.....	566.96
Furniture, fixtures and supplies.....	300.38
Cash on hand and in bank.....	2,284.59
Total.....	\$ 74,149.67

LIABILITIES

Full paid stock.....	\$ 3,700.00
Installments and dividends on serial	
stock.....	34,445.00
Dues advanced by members before	
due.....	75.00
Interest advanced by members be-	
fore due.....	40.62
Premiums or bonus unearned.....	804.02
Contingent loss and reserve fund.....	1,743.77
Borrowed money and interest.....	24,500.00
Liability under uncompleted loans..	2,386.78
Sundry open accounts.....	36.44
Undivided profits.....	6,418.04
Total.....	\$ 74,149.67

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS

Premiums or bonus earned.....	\$ 53.42
Interest collected.....	2,037.54
Fines collected.....	41.40
Transfer and entrance fees collected	.25
Profits on withdrawals.....	263.00
Interest due by borrowers.....	566.96
Total.....	\$ 2,962.57

LESS

Expenses.....	\$ 487.49
Interest on borrowed money paid....	906.71
Interest advanced by borrowers.....	40.62
Total.....	\$ 1,434.82
Gross profit.....	\$ 2,962.57
Less expenditures.....	1,434.82
Net profit.....	\$ 1,527.75

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS

Cash on hand close of last report...\$	1,210.10
Dues from current or installment	
stock.....	3,230.00
Received from paid-up stock.....	200.00
Repayment of mortgage loans.....	397.00
Interest collected.....	2,030.79
Fines collected.....	41.40
Transfer and entrance fees collected	.25
Borrowed money.....	3,429.30
From all other sources.....	1,068.86
Total.....	\$ 11,607.70

DISBURSEMENTS

Loans on vendor's privilege.....	\$ 5,613.22
Withdrawals of current or install-	
ment stock.....	95.00
Borrowed money repaid.....	2,400.00
Interest on borrowed money.....	819.40
Expenses of all kinds, including	
taxes and insurance.....	395.49
Cash on hand to balance.....	2,284.59
Total.....	\$ 11,607.70

SEMI-ANNUAL STATEMENT OF THE  
JEFFERSON PARISH HOMESTEAD ASSOCIATION

Located at Marrero, Parish of Jefferson.  
For the Six Months Ending December 31, 1921.  
Organized September 8th, 1916.

OFFICERS.

LEO A. MARRERO, President. SAMUEL M. MAYER, Vice-President.  
JOSEPH B. LANDRY, Vice-President. ELIZABETH McENIRY, Secretary.  
SAMUEL M. MAYER, Treasurer.  
DIRECTORS—Leo A. Marrero, Rev. P. M. H. Wynhoven, Judge C. W. Rossner, J. K. Gaudet,  
A. Roupich, S. M. Mayer, T. W. Coffey, A. T. Stumpf, Vic Pitre, J. Jepson, Julio H. Landry,  
Chas. Bacharach, Hugh Burbank, J. B. Landry.

Full Paid Shares.....	3123	Held by.....	191 Stockholders
<b>ASSETS</b>		<b>LIABILITIES</b>	
Mortgage loans secured by ven-		Full paid stock.....	\$ 157,250.00
dor's privilege.....	\$ 267,300.00	Installments and dividends on serial	
Incomplete loans.....	533.31	stock.....	25,877.31
Due by borrowers for interest.....	7,279.74	Borrowed money and interest.....	89,426.27
Due by borrowers for taxes and in-		Liability under uncompleted loans.....	5,007.24
surance advanced.....	640.44	Liabilities other than above.....	38.70
Furniture, fixtures and supplies.....	318.24	Undivided profits.....	1,112.14
Cash on hand and in bank.....	2,639.93		
Total.....	\$ 278,711.66	Total.....	\$ 278,711.66

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

<b>PROFITS</b>		<b>LESS</b>	
Premiums or bonus earned.....	\$ 1,239.53	Expenses.....	\$ 3,271.83
Interest collected.....	4,855.59	Interest on borrowed money paid.....	2,464.94
Interest due by borrowers.....	3,385.40	Other losses.....	66.42
		Total.....	\$ 5,803.19
		Gross profit.....	\$ 9,480.52
		Less expenditures.....	5,803.19
Total.....	\$ 9,480.52	Net profit.....	\$ 3,677.33

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

<b>RECEIPTS</b>		<b>DISBURSEMENTS</b>	
Cash on hand close of last report....	\$ 4,352.76	Loans on vendor's privilege.....	\$ 41,270.04
Dues from current or installment		Withdrawals of current or install-	
stock.....	12,237.92	ment stock.....	1,960.64
Received from paid-up stock.....	11,227.53	Withdrawals of full paid or matured	
Repayment of mortgage loans.....	4,354.79	stock.....	11,855.00
Repayment of other loans.....	42,979.54	Dividends on current stock with-	
Interest collected.....	7,955.43	drawn.....	51.07
From all other sources.....	30.30	Dividends on full paid or matured	
		stock paid.....	5,271.68
		Borrowed money repaid.....	14,350.80
		Interest on borrowed money.....	2,464.94
		Expenses of all kinds, including	
		taxes and insurance.....	3,253.20
		Other disbursements.....	20.97
		Cash on hand to balance.....	2,639.93
Total.....	\$ 83,138.27	Total.....	\$ 83,138.27

SEMI-ANNUAL STATEMENT OF THE  
MINDEN BUILDING AND LOAN ASSOCIATION

Located at Minden, Parish of Webster.

For the Six Months Ending November 30, 1921.

Organized May 23rd, 1910.

OFFICERS.

A. D. TURNER, President.

H. J. HEFLIN, Vice-President.

P. L. RATHBUN, Vice-President.

W. C. MCKINNEY, Secretary.

R. H. MILLER, Treasurer.

DIRECTORS—Edgar Butler, T. Crichton, Jr., T. F. Greene, H. J. Heflin, W. R. Lunsford, R. H. Miller, A. B. Moreland, W. C. McKinney, J. H. Nelson, M. P. Palmer, P. L. Rathbun, E. B. Reagan, A. D. Turner, C. M. Roberts, L. P. Wren.

Full Paid Shares.....	124½	Held by.....	19 Stockholders
Free Shares.....	1529	Held by.....	148 Stockholders
Pledged Shares.....	650	Held by.....	99 Stockholders
Total Shares.....	2303½	Held by.....	266 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 138,050.00	Full paid stock.....	\$ 24,900.00
Loans secured by stock and otherwise.....	893.40	Installments and dividends on serial stock.....	102,126.40
Due from members on stock.....	2,038.00	Dues advanced by members before due.....	281.00
Due by borrowers for interest.....	1,227.75	Interest advanced by members before due.....	10.00
Furniture, fixtures and supplies.....	41.45	Contingent loss and reserve fund.....	496.29
Cash on hand and in bank.....	4,690.53	Borrowed money and interest.....	15,000.00
Sundry open accounts.....	379.65	Sundry open accounts.....	47.40
Assets other than above.....	176.90	Undivided profits.....	4,636.59
Total.....	\$ 147,497.68	Total.....	\$ 147,497.68

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 4,250.40	Expenses.....	\$ 387.54
Fines collected.....	58.25	Interest on borrowed money paid.....	672.93
Transfer and entrance fees collected.....	.50	Interest advanced by borrowers.....	10.00
Profits on withdrawals.....	170.16	Total.....	\$ 1,070.47
Interest due by borrowers.....	1,227.75	Gross profit.....	\$ 5,707.06
Total.....	\$ 5,707.06	Less expenditures.....	1,070.47
		Net profit.....	\$ 4,636.59

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report.....	\$ 6,410.48	Loans on vendor's privilege.....	\$ 5,500.00
Dues from current or installment stock.....	12,737.00	Loans on all other securities.....	50.00
Received from paid-up stock.....	27,900.00	Withdrawals of current or installment stock.....	4,990.98
Repayment of mortgage loans.....	10,600.00	Withdrawals of full paid or matured stock.....	50,000.00
Repayment of other loans.....	2,768.60	Interest on borrowed money.....	672.93
Interest collected.....	4,150.15	Expenses of all kinds, including taxes and insurance.....	387.54
Fines collected.....	58.25	Other disbursements.....	316.30
Transfer and entrance fees collected.....	.50	Cash on hand to balance.....	4,690.53
From all other sources.....	1,983.30	Total.....	\$ 66,608.28
Total.....	\$ 66,608.28	Total.....	\$ 66,608.28



SEMI-ANNUAL STATEMENT OF THE  
**MONROE BUILDING AND LOAN ASSOCIATION**

Located at Monroe, Parish of Ouachita.  
 For the Six Months Ending December 31, 1921.  
 Organized 1887.

OFFICERS.

SIG HAAS, President. W. L. MORRIS, Vice-President.  
 J. W. McWILLIAMS, Secretary. T. E. FLOURNOY, Treasurer.  
 DIRECTORS—Sig Haas, W. L. Morris, T. E. Flournoy, C. E. Bynum, Joe Renwick, R. Downes, Jr.,  
 Abe Arent, K. L. Prophit, Jr., J. M. Cobb.

Full Paid Shares.....	2,194 $\frac{3}{4}$	Held by.....	170 Stockholders
Free Shares.....	7,567	Held by.....	700 Stockholders
Pledged Shares.....	6,388	Held by.....	425 Stockholders
Total Shares.....	16,149 $\frac{3}{4}$	Held by.....	1295 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by ven-		Matured serial stock.....	\$ 35,600.00
dor's privilege.....	\$1,277,600.00	Full paid stock.....	438,950.00
Due from members on stock.....	13,423.50	Dividends on full paid stock.....	6,397.48
Due by borrowers for interest.....	17,591.20	Installments and dividends on serial	
Office building, for use of Association		stock.....	839,574.89
.....	17,735.09	Dues and interest advanced by	
Furniture, fixtures and supplies.....	1,557.00	members before due.....	569.40
Cash on hand and in bank.....	12,658.06	Contingent loss and reserve fund....	7,500.00
Sundry open accounts.....	3,026.26	Attorney's fees.....	195.00
Assets other than above.....	19,720.00	Sundry open accounts.....	8,526.68
		Liabilities other than above.....	24,750.00
		General profit and loss.....	1,247.66
Total.....	\$1,363,311.11	Total.....	\$1,363,311.11

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 50,498.54	Expenses.....	\$ 3,920.22
Fines collected.....	1,489.37	Interest on borrowed money paid....	2,456.09
Transfer fees collected.....	10.25	Insurance paid.....	171.25
Rents on real estate.....	886.50	Interest advanced by borrowers.....	76.00
Profits derived from other sources....	6.47	Total.....	\$ 6,623.56
		Gross profit.....	\$ 52,891.13
		Less expenditures.....	6,623.56
Total.....	\$ 52,891.13	Net profit.....	\$ 46,267.57

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Dues from current or installment		Loans on vendor's privilege.....	\$ 14,515.49
stock.....	\$ 83,943.50	Withdrawals of current or install-	
Received from paid-up stock.....	20,800.00	ment stock.....	35,700.00
Repayment of mortgage loans.....	14,134.01	Withdrawals of full paid stock.....	49,150.00
Interest collected.....	50,498.54	Dividends on current stock with-	
Fines collected.....	1,489.37	drawn.....	14,483.79
Transfer fees collected.....	10.25	Dividends on full paid stock.....	14,735.30
Receipts from rents.....	886.50	Borrowed money repaid.....	31,263.32
Attorney's fees.....	150.00	Advance collections.....	1,733.80
Open accounts.....	2,096.47	Attorney's fees.....	195.00
Deposits.....	4,524.10	Taxes and insurance advanced.....	1,554.25
Insurance.....	3,581.55	Insurance.....	3,581.55
Sundries.....	2,379.58	General profit and loss.....	6,623.56
Advance dues and interest.....	1,700.25	Cash on hand to balance.....	12,658.06
Total.....	\$ 186,194.12	Total.....	\$ 186,194.12

SEMI-ANNUAL STATEMENT OF THE  
PEOPLES HOMESTEAD AND SAVINGS ASSOCIATION

Located at Monroe, Parish of Ouachita.  
For the Six Months Ending December 31, 1921.  
Organized March 31st, 1904.

## OFFICERS.

I. T. DAVIS, President. S. J. RIVOIRE, Vice-President.  
W. L. STEVEN, Secretary. TRAVIS OLIVER, Treasurer.  
DIRECTORS—I. T. Davis, S. J. Rivoire, A. J. Renaud, J. T. Chappell, Travis Oliver, C. P. Guerriero, Frank Masling.

Full Paid Shares.....	11,512 $\frac{3}{4}$	Held by.....	604 Stockholders
Free Shares.....	2,559	Held by.....	317 Stockholders
Pledged Shares.....	15,550	Held by.....	636 Stockholders
Total Shares.....	29,621 $\frac{3}{4}$	Held by.....	1557 Stockholders

## ASSETS

Mortgage loans secured by vendor's privilege.....	\$1,539,245.03
Loans secured by stock and otherwise.....	8,530.00
Stocks and bonds.....	250.20
Due by borrowers for interest.....	9,202.52
Due by borrowers for taxes and insurance advanced.....	681.55
Office building, for use of Association.....	15,909.79
Furniture, fixtures and supplies.....	1,400.00
Real Estate acquired by foreclosure and otherwise.....	2,706.78
Cash on hand and in bank.....	17,627.70
Sundry open accounts.....	30.00
Total.....	\$1,595,583.57

## LIABILITIES

Full paid stock.....	\$1,151,275.00
Dividends on full paid or matured stock.....	47,003.85
Installments and dividends accrued on Dayton stock.....	319,941.13
Contingent loss and reserve fund.....	10,703.59
Liabilities other than above.....	7,400.00
Undivided profits.....	59,260.00

Total.....\$1,595,583.57

## PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 57,412.71	Expenses.....	\$ 3,382.55
Fines collected.....	993.31	Interest on borrowed money paid....	415.53
Transfer and entrance fees collected.....	201.00	Taxes and insurance paid.....	99.95
Profits on withdrawals.....	561.17	Repairs and expenditures on real estate.....	175.59
Interest due by borrowers.....	1,802.93	Stocks and bonds account.....	221.44
Rents on real estate.....	413.75	Total.....	\$ 4,295.08
Total.....	\$ 61,384.87	Gross profit.....	\$ 61,384.87
		Less expenditures.....	4,295.08
		Net profit.....	\$ 57,089.79

## RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report.....	\$ 27,704.45	Loans on vendor's privilege.....	\$ 166,128.44
Dues from current or installment stock.....	61,832.95	Loans on all other securities.....	5,495.00
Received from paid-up stock.....	145,625.00	Withdrawals of current or installment stock.....	12,775.36
Repayment of mortgage loans.....	49,472.60	Withdrawals of full paid or matured stock.....	118,200.00
Repayment of other loans.....	6,190.00	Dividends on current stock withdrawn.....	361.84
Interest collected.....	57,015.51	Dividends on full paid or matured stock paid.....	41,728.28
Fines collected.....	958.41	Borrowed money repaid.....	30,000.00
Transfer and entrance fees collected.....	201.00	Interest on borrowed money.....	415.53
Receipts from rents.....	413.75	Taxes and insurance advanced.....	954.14
Proceeds of sale of real estate.....	2,797.00	Purchases real estate and improvements thereon.....	175.59
Taxes and insurance refunded.....	660.65	Expenses of all kinds, including taxes and insurance.....	3,482.50
Borrowed money.....	30,000.00	Other disbursements.....	10,383.41
Sale of stocks and bonds.....	7,305.00	Cash on hand to balance.....	17,627.70
From all other sources.....	17,551.49	Total.....	\$ 407,727.81
Total.....	\$ 407,727.81		

SEMI-ANNUAL STATEMENT OF THE  
NATCHITOCHES BUILDING ASSOCIATION

Located at Natchitoches, Parish of Natchitoches.  
For the Six Months Ending December 31, 1921.  
Organized March 3rd, 1898.

OFFICERS.

EDGAR LEVY, President. JAS. B. TUCKER, Vice-President.  
PAUL A. DUCOURNAU, Secretary and Treasurer.  
DIRECTORS—Edgar Levy, Jas. B. Tucker, J. O. Gunter, E. S. Prudhomme, B. S. Swett, L. H. Johnson, J. H. Levy, A. A. Winbarg, Paul A. Ducournau.

Full Paid Shares.....	16	Held by.....	7 Stockholders
Free Shares.....	330	Held by.....	56 Stockholders
Pledged Shares.....	156	Held by.....	20 Stockholders
Total Shares.....	502	Held by.....	83 Stockholders

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ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 29,661.01	Full paid stock.....	\$ 3,200.00
Due by borrowers for interest.....	430.70	Installments and dividends on serial stock.....	15,166.67
Due by borrowers for taxes and insurance advanced.....	17.50	Contingent loss and reserve fund.....	81.20
Cash on hand and in bank.....	1,585.63	Borrowed money and interest.....	12,708.56
		Undivided profits.....	538.41
Total.....	\$ 31,694.84	Total.....	\$ 31,694.84

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 1,654.29	Expenses.....	\$ 519.89
Fines collected.....	57.45	Interest on borrowed money paid.....	358.25
Transfer and entrance fees collected.....	1.25	Loss on due by borrowers for interest.....	244.65
Profits on withdrawals.....	36.44	Other losses.....	106.61
		Total.....	\$ 1,229.40
		Gross profit.....	\$ 1,749.43
		Less expenditures.....	1,229.40
Total.....	\$ 1,749.43	Net profit.....	\$ 520.03

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report.....	\$ 606.79	Loans on vendor's privilege.....	\$ 5,750.17
Dues from current or installment stock.....	3,112.75	Withdrawals of current or installment stock.....	824.89
Received from paid-up stock.....	3,200.00	Borrowed money repaid.....	2,050.00
Interest collected.....	1,654.29	Interest on borrowed money.....	358.25
Fines collected.....	57.45	Taxes and insurance advanced.....	10.00
Transfer and entrance fees collected.....	1.25	Expenses of all kinds, including taxes and insurance.....	519.89
Taxes and insurance refunded.....	166.30	Cash on hand to balance.....	1,585.63
Borrowed money.....	2,300.00		
Total.....	\$ 11,098.83	Total.....	\$ 11,098.83

SEMI-ANNUAL STATEMENT OF THE  
**PROGRESSIVE MUTUAL BUILDING AND LOAN ASSOCIATION**

Located at Natchitoches, Parish of Natchitoches.  
 For the Six Months Ending August, 31, 1921.  
 Organized March, 1916.

OFFICERS.

SYDNEY KAFFIE, President. SAMUEL LEVY, Vice-President.  
 ROBT. J. PHILLIPS, Secretary and Treasurer.  
 DIRECTORS—Sydney Kaffie, Samuel Levy, T. G. Barnes, J. W. McCook, A. W. Watson, R. O. Hicks, A. E. Ewing, M. H. Carver, Robt. J. Phillips.

Permanent Shares.....	56	Held by.....	30 Stockholders
Free Shares.....	983	Held by.....	87 Stockholders
Pledged Shares.....	437	Held by.....	28 Stockholders
Total Shares.....	1476	Held by.....	145 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 42,000.00	Permanent stock.....	\$ 5,600.00
Loans secured by stock and otherwise.....	575.00	Installments and dividends on serial stock.....	35,415.58
Due by borrowers for taxes and insurance advanced.....	40.55	Dues advanced by members before due.....	544.20
Cash on hand and in bank.....	3,612.85	Interest advanced by members before due.....	351.00
Expense account to be charged off..	255.41	Contingent loss and reserve fund...	204.70
		Escrow.....	2,021.17
		Undivided profit.....	2,347.16
Total.....	\$ 46,483.81	Total.....	\$ 46,483.81

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 1,997.43	Expenses.....	\$ 255.41
Fines collected.....	182.50		
Transfer and entrance fees collected	48.00	Total.....	\$ 255.41
		Gross profit.....	\$ 2,227.93
		Less expenditures.....	255.41
Total.....	\$ 2,227.93	Net profit.....	\$ 1,972.52

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report...	\$ 1,770.91	Loans on vendor's privilege.....	\$ 9,400.00
Dues from current or installment stock.....	5,518.80	Loans on all other securities.....	575.00
Received from paid-up stock.....	2,500.00	Dividends on permanent stock paid..	155.00
Interest collected.....	1,997.43	Taxes and insurance advanced.....	40.55
Fines collected.....	182.50	Expenses of all kinds, including taxes and insurance.....	255.41
Transfer and entrance fees collected	48.00	Cash on hand to balance.....	3,612.85
Escrow.....	2,021.17		
Total.....	\$ 14,038.81	Total.....	\$ 14,038.81



## SEMI-ANNUAL STATEMENT OF THE

## IBERIA BUILDING ASSOCIATION

Located at New Iberia,

Parish of Iberia.

For the Six Months Ending December 31, 1921.

Organized March, 1887.

## OFFICERS.

LAZARD KLING, President.

W. G. WEEKS, Secretary.

MAX LEVY, Vice-President.

PEOPLES NATIONAL BANK, New Iberia, CITIZENS BANK, Jeanerette, Depositories.  
 DIRECTORS—A. H. Trotter, Lazard Kling, V. J. Erath, W. J. Bernard, Henry Gallois, A. Daigre,  
 Max Levy.

Full Paid Shares.....	2156	Held by.....	191 Stockholders
Free Shares.....	2224	Held by.....	309 Stockholders
Pledged Shares.....	1744	Held by.....	215 Stockholders
Total Shares.....	6124	Held by.....	715 Stockholders

## ASSETS

Mortgage loans secured by vendor's privilege.....	\$ 226,930.00
Loans secured by stock and other-wise .....	84,733.00
Stocks and bonds.....	14,397.00
Due by borrowers for taxes and insurance advanced.....	701.45
Office lot, for use of Association.....	5,683.65
Cash on hand and in bank.....	42,909.85
Assets other than above.....	590.72
War Savings Stamps.....	836.00

Total.....\$ 376,781.67

## LIABILITIES

Full paid stock.....	\$ 215,600.00
Installments and dividends accrued on Dayton stock.....	131,325.39
Contingent loss and reserve fund.....	11,450.64
Sundry open accounts.....	1,951.34
Liabilities other than above.....	7,379.75
Undivided profits.....	9,074.55

Total.....\$ 376,781.67

## PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 7,897.55	Expenses .....	\$ 2,878.96
Fines collected.....	207.50		
Transfer and entrance fees collected	2.00	Total.....	\$ 2,878.96
Rents on real estate.....	84.00		
Profits derived from other sources..	3,889.92	Gross profit.....	\$ 12,080.97
		Less expenditures.....	2,878.96
Total.....	\$ 12,080.97	Net profit.....	\$ 9,202.01

## RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report....	\$ 22,662.65	Loans on vendor's privilege.....	\$ 72,020.00
Dues from current or installment stock .....	21,644.64	Loans on all other securities.....	10,229.00
Received from paid-up stock.....	61,500.00	Withdrawals of current or installment stock .....	27,450.10
Repayment of mortgage loans.....	30,160.00	Withdrawals of full paid or matured stock .....	9,400.00
Repayment of other loans.....	11,309.00	Dividends on full paid or matured stock paid.....	4,856.27
Interest collected.....	7,946.35	Taxes and insurance advanced.....	502.73
Fines collected.....	207.50	Expenses of all kinds, including taxes and insurance.....	2,878.96
Transfer and entrance fees collected	2.00	Other disbursements.....	120.25
Receipts from rents.....	84.00	Cash on hand to balance.....	42,909.85
Taxes and insurance refunded.....	241.40		
Deposits .....	469.70		
Sale of stocks and bonds.....	10,250.00		
From all other sources.....	3,889.92		
Total.....	\$ 170,367.16	Total.....	\$ 170,367.16

SEMI-ANNUAL STATEMENT OF THE  
**ACME HOMESTEAD ASSOCIATION**

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1921.  
Organized March, 1909.

OFFICERS.

JOS. S. FLANDRY, President. HY. A. THIBERGE, Vice-President.  
JNO. A. WOGAN, Vice-President. H. I. LEDOUX, Secretary  
E. DIONNE, Treasurer.

Full Paid Shares.....	5,403	Held by.....	575 Stockholders
Free Shares.....	2,971	Held by.....	528 Stockholders
Pledged Shares.....	8,711	Held by.....	412 Stockholders
Total Shares.....	17,085	Held by.....	1515 Stockholders

ASSETS	
Mortgage loans secured by vendor's privilege.....	\$ 871,100.00
Loans secured by stock and otherwise.....	14,300.00
Stocks and bonds.....	8,370.32
Incomplete loans.....	22,800.00
Due by borrowers for interest.....	2,400.47
Due by borrowers for taxes and insurance advanced.....	1,152.17
Office building, for use of Association.....	41,000.00
Furniture, fixtures and supplies.....	1,407.51
Real Estate acquired by foreclosure and otherwise.....	3,613.34
Real Estate held during process of transfer.....	9,180.57
Cash on hand and in bank.....	31,388.32
Sundry open accounts.....	4,541.24

Total.....\$1,011,253.94

LIABILITIES	
Full paid stock.....	\$ 540,300.00
Installments and dividends accrued on Dayton stock.....	215,687.92
Contingent loss and reserve fund.....	13,335.80
Deposits and interest thereon.....	5,600.00
Borrowed money and interest.....	206,566.67
Liability under uncompleted loans.....	5,874.70
Sundry open accounts.....	1,735.48
Undivided profits.....	22,153.37

Total.....\$1,011,253.94

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS	
Premiums or bonus earned.....	\$ 1,215.00
Interest collected.....	33,052.36

Total.....\$ 34,267.36

LESS	
Expenses.....	\$ 5,025.08
Interest on borrowed money paid.....	6,826.04
Other losses.....	262.87

Total.....\$ 12,113.99

Gross profit.....	\$ 34,267.36
Less expenditures.....	12,113.99

Net profit.....\$ 22,153.37

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS	
Cash on hand close of last report.....	\$ 33,092.54
Dues from current or installment stock.....	92,114.96
Received from paid-up stock.....	89,600.00
Repayment of mortgage loans.....	98,300.00
Repayment of other loans.....	6,562.00
Interest collected.....	33,052.36
Premiums or bonus collected.....	1,215.00
Proceeds of sale of real estate.....	1,411.50
Taxes and insurance refunded.....	53.45
Borrowed money.....	201,700.00

Total.....\$ 557,101.81

DISBURSEMENTS	
Loans on vendor's privilege.....	\$ 165,200.00
Loans on all other securities.....	8,355.00
Withdrawals of current or installment stock.....	79,872.08
Withdrawals of full paid or matured stock.....	49,800.00
Dividends on full paid or matured stock paid.....	14,348.50
Borrowed money repaid.....	186,000.00
Interest on borrowed money.....	6,826.04
Deposits repaid.....	3,200.00
Taxes and insurance advanced.....	315.56
Expenses of all kinds, including taxes and insurance.....	5,025.08
Other disbursements.....	5,771.23
Cash on hand to balance.....	31,388.32

Total.....\$ 557,101.81

SEMI-ANNUAL STATEMENT OF THE  
AMERICAN HOMESTEAD COMPANY

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending October, 31, 1921.

OFFICERS.

L. JANSEN, President.  
E. O. DUCROS, Secretary.

LEO. J. D. UJFFY, Vice-President.  
E. MILTENBERGER, JR., Treasurer.

Full Paid Shares.....	3,793	Held by.....	273 Stockholders
Free Shares .....	6,843	Held by.....	387 Stockholders
Pledged Shares.....	7,518	Held by.....	242 Stockholders
Total Shares.....	18,154	Held by.....	902 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by ven-		Full paid stock.....	\$ 379,300.00
dor's privilege.....	\$ 685,300.00	Running shares.....	205,636.00
Stocks and bonds.....	47,300.00	Installments and dividends on serial	
Incomplete loans.....	30,500.00	stock.....	51,379.20
Due by borrowers for taxes and in-		Contingent loss and reserve fund....	3,069.46
surance advanced.....	1,155.49	Borrowed money and interest.....	74,000.00
Furniture, fixtures and supplies....	512.39	Liability under uncompleted loans..	28,560.00
Cash on hand and in bank.....	10,914.81	Sundry open accounts.....	45.00
Assets other than above.....	9,581.65	Liabilities other than above.....	1,290.30
		Undivided profits.....	41,984.38
Total.....	\$ 785,264.34	Total.....	\$ 785,264.34

# SEMI-ANNUAL STATEMENT OF THE AUDUBON HOMESTEAD ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1921.  
Organized March 22nd, 1920.  
OFFICERS.

EDWARD P. DOLAN, President. EDWARD H. WALSDORF, First Vice-President.  
FRANK A. DRAUBE, Second Vice-President. BRYAN E. NEELY, Secretary.  
CHAS. M. SAMUEL, Treasurer.  
DIRECTORS—Ben Baehr, Sidney H. Blessey, Walter E. Blessey, Oscar F. Catoire, Samuel Cohen,  
George Danner, Edward P. Dolan, Armstrong Donaldson, Frank A. Draube, Henry C.  
Hinrichs, H. F. Hinrichs, H. N. Hubert, R. C. Kirsch, Milton Lasker, Eustace W. Leche,  
Jonas Levy, Charles Mauthe, Harry Phillips, Walbert W. Salomon, Chas. M. Samuel, A. W.  
Steeg, W. G. Thompson, Edward H. Walsdorf, Henry F. Weiss, Claude D. Wilkes, Thomas P.  
Wilson, A. F. Wolf, Benjamin Y. Wolf.

Full Paid Shares.....	1,115	Held by.....	140 Stockholders
Free Shares.....	31,933	Held by.....	358 Stockholders
Pledged Shares.....	2,006	Held by.....	56 Stockholders
Total Shares.....	35,054	Held by.....	554 Stockholders

ASSETS	
Mortgage loans secured by ven- dor's privilege.....	\$ 170,600.00
Loans secured by stock and other- wise .....	245.00
Incomplete loans.....	16,200.00
Due by borrowers for interest.....	327.71
Furniture, fixtures and supplies.....	935.15
Cash on hand and in bank.....	3,590.50
Sundry open accounts.....	20.00
Total.....	\$ 191,918.36

LIABILITIES	
Full paid stock.....	\$ 111,500.00
Installments and dividends accrued on Dayton stock.....	45,368.80
Interest advanced by members be- fore due.....	111.91
Contingent loss and reserve fund....	243.28
Borrowed money and interest.....	30,500.00
Sundry open accounts.....	9.00
Undivided profits.....	4,185.37
Total.....	\$ 191,918.36

## PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS	
Interest collected.....	\$ 5,768.27
Interest due by borrowers.....	327.71
Profits derived from other sources....	16.20
Total.....	\$ 6,112.18

LESS	
Expenses .....	\$ 1,157.49
Interest on borrowed money paid....	626.94
Interest advanced by borrowers.....	111.91
Other losses.....	30.47
Total.....	\$ 1,926.81
Gross profit.....	\$ 6,112.18
Less expenditures.....	1,926.81
Net profit.....	\$ 4,185.37

## RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS	
Cash on hand close of last report...\$	8,656.47
Dues from current or installment stock .....	42,602.91
Received from paid-up stock.....	40,000.00
Interest collected.....	5,677.23
Borrowed money.....	23,000.00
Deposits .....	16.20
From all other sources.....	8,081.51

DISBURSEMENTS	
Loans on vendor's privilege.....	\$ 94,500.00
Loans on all other securities.....	745.00
Withdrawals of current or install- ment stock.....	3,331.41
Withdrawals of full paid or matured stock .....	4,200.00
Dividends on full paid or matured stock paid.....	1,725.83
Borrowed money repaid.....	15,000.00
Interest on borrowed money.....	678.55
Expenses of all kinds, including taxes and insurance.....	1,157.49
Other disbursements.....	3,105.51
Cash on hand to balance.....	3,590.50

Total.....\$ 128,034.32

Total.....\$ 128,034.32



SEMI-ANNUAL STATEMENT OF THE  
CANAL SAVINGS AND HOMESTEAD ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1921.  
Organized June 22nd, 1921.

OFFICERS.

DR. GEO. F. ROELING, President. W. H. GRUN, Vice-President.  
S. S. KAPLAN, Vice-President. CARTER SCHWING, Secretary.  
E. F. LeBRETON, Treasurer.

Full Paid Shares.....	460	Held by.....	53 Stockholders
Free Shares.....	2048	Held by.....	204 Stockholders
Pledged Shares.....	928	Held by.....	21 Stockholders
Total Shares.....	3436	Held by.....	278 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 37,200.00	Full paid stock.....	\$ 23,000.00
Loans secured by stock and otherwise.....	2,600.00	Installments and dividends on installment stock.....	10,274.66
Incomplete loans.....	9,200.00	Interest advanced by members before due.....	63.79
Due by borrowers for interest.....	274.95	Borrowed money.....	16,200.00
Furniture, fixtures and supplies.....	759.69	Accrued interest on bills payable....	90.67
Cash on hand and in bank.....	4,875.73	Liability under uncompleted loans..	4,600.00
		Undivided profits.....	681.25
Total.....	\$ 54,910.37	Total.....	\$ 54,910.37

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Premiums or bonus earned.....	\$ 755.50	Expenses .....	\$ 1,245.95
Interest collected.....	1,223.43	Interest on borrowed money paid....	251.73
Profits derived from other sources....	200.00		
		Total.....	\$ 1,497.68
		Gross profit.....	\$ 2,178.93
		Less expenditures.....	1,497.68
Total.....	\$ 2,178.93	Net profit.....	\$ 681.25

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Dues from current or installment stock .....	\$ 10,705.39	Loans on vendor's privilege.....	\$ 41,800.00
Received from paid-up stock.....	23,150.00	Loans on all other securities.....	2,600.00
Interest collected.....	1,012.27	Withdrawals of current or installment stock.....	430.73
Premiums or bonus collected.....	755.50	Withdrawals of full paid or matured stock .....	150.00
Taxes and insurance refunded.....	25.60	Interest on borrowed money.....	161.06
Borrowed money.....	16,200.00	Taxes and insurance advanced.....	25.60
		Expenses of all kinds, including taxes and insurance.....	1,805.64
		Cash on hand to balance.....	4,875.73
Total.....	\$ 51,848.76	Total.....	\$ 51,848.76

SEMI-ANNUAL STATEMENT OF THE  
CITIZENS HOMESTEAD ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1921.  
Organized August 31st, 1909.

OFFICERS.

P. A. CHOPIN, President. THOMAS SWEENEY, First Vice-President.  
HENRY THARP, Second Vice-President. F. J. KELLER, Secretary and Treasurer.  
DIRECTORS—A. April, Thos. J. Burke, P. A. Chopin, John F. Charlton, W. E. Clement, John  
Dane, Edw. B. Ellis, Chas. G. Fletcher, Chas. F. Hardie, W. T. Jay, F. J. Keller, Alex M.  
Lisso, Thos. E. Lynch, Alex E. Maier, Martin H. Manion, Paul H. Maloney, R. Martin Miller,  
Edward Murphy, Wm. T. Nolan, R. J. R. Osborne, Thomas F. Regan, L. D. Sampsell, Thomas  
Sweeney, Henry Tharp.

Full Paid Shares.....	3870	Held by.....	396 Stockholders
Free Shares.....	990	Held by.....	227 Stockholders
Pledged Shares.....	4775	Held by.....	155 Stockholders
Total Shares.....	9635	Held by.....	778 Stockholders

ASSETS	
Mortgage loans secured by ven- dor's privilege.....	\$ 463,500.00
Loans secured by stocks and other- wise .....	3,400.00
Liberty Bonds.....	4,500.00
Incomplete loans.....	14,000.00
Due by borrowers for interest.....	1,890.62
Furniture, fixtures and supplies.....	585.05
Real Estate held during process of transfer .....	3,797.97
Cash on hand and in bank.....	20,098.46
War Savings Stamps.....	209.50
Total.....	\$ 511,981.60

LIABILITIES	
Full paid stock.....	\$ 387,000.00
Installments and dividends accrued on Dayton stock.....	56,391.32
Interest advanced by members be- fore due.....	290.59
Contingent loss and reserve fund.....	14,331.53
Borrowed money and interest.....	25,660.00
Liability under uncompleted loans.....	14,000.00
Liabilities other than above.....	936.00
Undivided profits.....	13,372.16

Total.....\$ 511,981.60

Total.....\$ 511,981.60

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS	
Premiums or bonus earned.....	\$ 1,852.00
Interest collected.....	17,034.52
Fines collected.....	75.00
Interest due by borrowers.....	1,890.62

LESS	
Expenses .....	\$ 4,485.05
Interest on borrowed money paid.....	2,639.34
Interest advanced by borrowers.....	290.59
Dep. furniture and fixtures.....	65.00

Total.....\$ 7,479.98

Gross profit.....\$ 20,852.14  
Less expenditures..... 7,479.98

Total.....\$ 20,852.14

Net profit.....\$ 13,372.16

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS	
Cash on hand close of last report.....	\$ 27,419.69
Dues from current or installment stock .....	60,981.34
Received from paid-up stock.....	63,700.00
Interest collected.....	16,723.73
Fines collected.....	75.00
Premiums or bonus collected.....	1,852.00
Proceeds of sale of real estate.....	123.44
Borrowed money.....	30,000.00
From all other sources.....	15,261.85

DISBURSEMENTS	
Loans on vendor's privilege.....	\$ 105,400.00
Loans on all other securities.....	3,356.68
Withdrawals of current or install- ment stock .....	2,729.96
Withdrawals of full paid or matured stock .....	36,800.00
Dividends on full paid or matured stock paid.....	9,861.88
Borrowed money repaid.....	32,000.00
Interest on borrowed money.....	960.01
Expenses of all kinds, including taxes and insurance.....	3,088.68
Other disbursements.....	1,846.38
Cash on hand to balance.....	20,098.46

Total.....\$ 216,142.05

Total.....\$ 216,142.05

# SEMI-ANNUAL STATEMENT OF THE COLUMBIA BUILDING AND LOAN ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1921.  
Organized May 1st, 1919.  
OFFICERS.

J. FRED MULLER, President. LOUIS HUFFT, First Vice-President.  
MAURICE J. DUVERNAY, Second Vice-Pres. EDWARD MAKOFISKY, Secretary.  
MRS. ALMA AVRILL, Asst. Secretary. W. P. EMERSON, Sr., Treasurer.  
DIRECTORS—A. Fred. Bultman, Jr., Maurice J. Duvernay, J. B. Eaton, Walter P. Emerson, Sr.,  
C. C. Friedrichs, N. Gentlich, F. X. Gessler, L. B. Giraud, R. F. Granzin, J. P. Guerin,  
M. J. Hartson, Louis Hufft, H. C. Huntington, Jos. P. Ipser, Baptiste Jung, G. Krumm, William  
Lind, Edward Makofsky, Garner H. Moise, J. Fred Muller, W. C. Muller, J. F. Peytral, Jr.,  
H. S. Riecke, George M. Upton, A. E. Wilson, Henry L. Zander.

Full Paid Shares.....	1,689	Held by.....	144 Stockholders
Free Shares.....	7,690	Held by.....	624 Stockholders
Pledged Shares.....	5,845½	Held by.....	158 Stockholders
Total Shares.....	15,224½	Held by.....	926 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by ven-		Full paid stock.....	\$ 168,900.00
dor's privilege.....	\$ 584,550.00	Installments and dividends accrued	
Loans secured by stock and other-		on Dayton stock.....	312,725.65
wise.....	24,662.00	Interest advanced by members be-	
Furniture, fixtures and supplies.....	1,462.64	fore due.....	497.58
Cash on hand and in bank.....	27,673.91	Contingent loss and reserve fund....	9,303.28
		Borrowed money and interest.....	122,500.00
		Liability under uncompleted loans..	7,777.33
		Undivided profits.....	16,644.71
Total.....	\$ 638,348.55	Total.....	\$ 638,348.55

## PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Premiums or bonus earned.....	\$ 2,556.00	Expenses.....	\$ 4,421.96
Interest collected.....	22,716.67	Interest on borrowed money paid....	3,708.42
		Interest advanced by borrowers.....	497.58
		Total.....	\$ 8,627.96
		Gross profit.....	\$ 25,272.67
		Less expenditures.....	8,627.96
Total.....	\$ 25,272.67	Net profit.....	\$ 16,644.71

## RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report....	\$ 11,864.76	Loans on vendor's privilege.....	\$ 153,700.00
Dues from current or installment		Loans on all other securities.....	20,464.00
stock.....	168,450.80	Withdrawals of current or install-	
Received from paid-up stock.....	56,300.00	ment stock.....	55,799.22
Repayment of loans on Columbia		Withdrawals of full paid or matured	
stock.....	15,252.80	stock.....	17,600.00
Interest collected.....	22,225.71	Dividends on full paid or matured	
Premiums or bonus collected.....	2,556.00	stock paid.....	3,602.57
Loan for taxes and insurance re-		Borrowed money repaid.....	82,800.00
funded.....	53.80	Interest on borrowed money.....	3,708.42
Borrowed money.....	95,500.00	Deposits repaid.....	5,321.00
Deposits.....	5,321.00	Expenses of all kinds, including	
From all other sources.....	23,371.71	taxes and insurance.....	4,421.96
		Other disbursements.....	25,805.50
		Cash on hand to balance.....	27,673.91
Total.....	\$ 400,896.58	Total.....	\$ 400,896.58

SEMI-ANNUAL STATEMENT OF THE  
**CONSERVATIVE HOMESTEAD ASSOCIATION**

Located at New Orleans, Parish of Orleans.  
 For the Six Months Ending December 31, 1921.  
 Organized June 18th, 1914.

OFFICERS.

MANUEL ESTALOTE, President. FRANK BRINKER, Vice-President.  
 JOS. J. MIRANNE, Secretary and Treasurer.  
 DIRECTORS—Jos. A. Breau, Frank Brinker, A. M. Buchmann, H. A. Benson, N. J. Clesi, Alex  
 Dussel, Manuel Estalote, Chas. A. Felmeden, J. Gonsenheim, Chas. E. Grundmann, Jos.  
 Harz, W. M. Jurgents, M. M. Jones, C. V. Kraft, M. D., J. F. Lescale, M. D., Jos. J. Miranne,  
 William E. Morrison, Aug. C. Posner, Jos. E. Psayla, D. D. S., Henry Sellen, James E.  
 Schmidt, Jos. Schemel, Jules Weinfurter, Jr., Sol. Weiss.

Full Paid Shares.....	8,717	Held by.....	Stockholders
Free Shares.....	4,149	Held by.....	Stockholders
Pledged Shares.....	13,336	Held by.....	Stockholders
Total Shares.....	26,202	Held by.....	1296 Stockholders

ASSETS	
Mortgage loans secured by ven- dor's privilege.....	\$1,336,100.00
Loans secured by stock and other- wise.....	27,196.00
Due by borrowers for interest.....	5,564.05
Cash on hand and in bank.....	5,383.31
Assets other than above.....	126.76
Total.....	\$1,374,370.12

LIABILITIES	
Full paid stock.....	\$ 871,170.00
Installments and dividends accrued on Dayton stock.....	252,035.09
Interest advanced by members be- fore due.....	512.30
Contingent loss and reserve fund.....	8,419.62
Borrowed money and interest.....	181,500.00
Building contracts.....	12,240.00
Liabilities other than above.....	1,590.85
Undivided profits.....	8,050.17
Net profits for the 6 months.....	38,322.09
Total.....	\$1,374,370.12

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS	
Interest collected.....	\$ 41,463.64
Interest due by borrowers.....	5,564.05
Total.....	\$ 47,027.69

LESS	
Expenses.....	\$ 3,720.99
Interest on borrowed money paid.....	4,472.31
Interest advanced by borrowers.....	512.30
Total.....	\$ 8,705.60
Gross profit.....	\$ 47,027.69
Less expenditures.....	8,705.60
Net profit.....	\$ 38,322.09

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS	
Cash on hand close of last report....	\$ 17,234.87
Dues from current or installment stock.....	251,306.86
Received from paid-up stock.....	282,800.00
Repayment of mortgage loans.....	21,526.42
Repayment of other loans.....	8,582.00
Interest collected.....	45,216.95
Receipts from rents.....	183.83
Taxes and insurance refunded.....	166.04
Borrowed money.....	132,800.00
Deposits.....	734.85
From all other sources.....	629.17
Total.....	\$ 761,180.99

DISBURSEMENTS	
Loans on vendor's privilege.....	\$ 437,133.05
Loans on all other securities.....	16,741.00
Withdrawals of current or install- ment stock.....	61,336.71
Withdrawals of full paid or matured stock.....	63,600.00
Dividends on full paid or matured stock paid.....	20,796.60
Borrowed money repaid.....	146,800.00
Interest on borrowed money.....	4,472.31
Deposits repaid.....	400.20
Expenses of all kinds, including taxes and insurance.....	3,725.16
Other disbursements.....	792.65
Cash on hand to balance.....	5,383.31
Total.....	\$ 761,180.99



SEMI-ANNUAL STATEMENT OF THE  
**CRESCENT CITY BUILDING AND HOMESTEAD ASSOCIATION**

Located at New Orleans, Parish of Orleans.  
 For the Six Months Ending December 31, 1921.  
 Organized May 1st, 1903.

**OFFICERS.**

**SAM STONE, JR., President.** **A. DI TRAPANI, Vice-President.**  
**J. M. COUSINS, Vice-President.** **GEO. E. MORRIS, Secy. and Treas.**  
**DIRECTORS—E. M. Stafford, J. M. Cousins, W. J. McCabe, Geo. Redersheimer, Geo. E. Morris,**  
**Sam Stone, Jr., P. R. Monrose, A. Di Trapani, Jas. F. Ebert, F. A. Earhart, Hy. Siener,**  
**L. Robichaux, H. W. Robinson, R. L. Moroney, Jos. Schwartz.**

Permanent Shares .....	37	Held by.....	7 Stockholders
Full Paid Shares.....	5,093	Held by.....	516 Stockholders
Free Shares.....	3,924	Held by.....	656 Stockholders
Pledged Shares.....	8,482	Held by.....	349 Stockholders
Total Shares.....	17,536	Held by.....	1528 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 848,200.00	Permanent stock.....	\$ 3,700.00
Loans secured by stock and otherwise.....	7,395.74	Full paid stock.....	509,300.00
Incomplete loans.....	2,000.00	Dividends on full paid or matured stock.....	13.00
Due by borrowers for interest.....	1,238.79	Installments and dividends accrued on Dayton stock.....	282,235.48
Office building, for use of Association.....	15,000.00	Interest advanced by members before due.....	280.80
Real Estate acquired by foreclosure and otherwise.....	2,111.72	Contingent loss and reserve fund.....	19,800.94
Cash on hand and in bank.....	60,649.95	Borrowed money and interest.....	111,672.96
Sundry open accounts.....	602.85	Installments paid on Liberty Bonds.....	265.50
Liberty Bonds.....	15,150.00	Undivided profits.....	25,080.37
Total.....	\$ 952,349.05	Total.....	\$ 952,349.05

**PROFIT AND LOSS ACCOUNT—SIX MONTHS.**

PROFITS		LESS	
Interest collected.....	\$ 31,592.49	Expenses.....	\$ 5,366.05
Interest due by borrowers.....	1,238.79	Interest on borrowed money paid.....	2,649.36
Rents office building.....	564.50	Total.....	\$ 8,315.41
Total.....	\$ 33,395.78	Gross profit.....	\$ 33,395.78
		Less expenditures.....	8,315.41
		Net profit.....	\$ 25,080.37

**RECEIPTS AND DISBURSEMENTS—SIX MONTHS.**

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report.....	\$ 153,492.79	Loans on vendor's privilege.....	\$ 181,300.00
Dues from current or installment stock.....	144,440.33	Loans on all other securities.....	6,910.00
Received from paid-up stock.....	66,800.00	Withdrawals of current or installment stock.....	43,305.80
Repayment of mortgage loans.....	3,600.00	Withdrawals of full paid or matured stock.....	49,500.00
Repayment of other loans.....	10,775.22	Dividends on full paid or matured stock paid.....	14,487.96
Interest collected.....	33,175.14	Dividends on permanent stock paid.....	111.00
Receipts from rents.....	564.50	Borrowed money repaid.....	50,000.00
Taxes and insurance refunded.....	1,462.08	Interest on borrowed money.....	2,076.40
Borrowed money.....	125,000.00	6% certificates.....	300.00
U. S. War Savings Stamps.....	117.04	Interest on deposits.....	333.00
From all other sources.....	2,079.39	Taxes and insurance advanced.....	524.00
Special installments on Liberty Bonds.....	19.50	Expenses of all kinds, including taxes and insurance.....	5,366.05
Total.....	\$ 541,525.99	Incomplete loans.....	11,694.68
		Other disbursements.....	1,112.03
		Cash on hand to balance.....	174,505.07
		Total.....	\$ 541,525.99

SEMI-ANNUAL STATEMENT OF THE  
DIXIE HOMESTEAD ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1921.  
Organized in 1907.

OFFICERS.

F. W. GRAS, President. DR. WM. A. GILLASPIE, Vice-President.  
ROBT. F. ASKEW, Vice-President. WM. J. SONNEMANN, Secy. and Treas.  
MISS A. EICHHORN, Asst. Secretary.  
DIRECTORS—Robt. F. Askew, Allan R. Beary, Allen H. Borden, Dr. Louis Canepa, Ed. C. Carrere,  
Walter Castenedo, H. J. Dressel, A. H. Dumas, Dr. Wm. A. Gillaspie, F. W. Gras, Jos. J.  
Gazin, Wm. J. Hortmann, Jos. S. Loeb, Geo. Montgomery, B. C. McClellan, Aug. W. Nolde,  
Chris Nungesser, Geo. L. Purves, C. A. Rosenberg, Wm. F. Sherwood, Hy. G. Scherer, Wm. J.  
Sonnemann, Lawrence Turner, Jos. A. Vulliet.

Full Paid Shares.....	10,763	Held by.....	1283 Stockholders
Free Shares.....	11,117	Held by.....	1695 Stockholders
Pledged Shares.....	17,544	Held by.....	618 Stockholders
Total Shares.....	39,424	Held by.....	3596 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by ven- dor's privilege.....	\$1,706,700.00	Full paid stock.....	\$1,076,300.00
Loans secured by stock and other- wise.....	45,692.00	Installments and dividends on serial stock.....	676,111.93
Stocks and bonds.....	13,334.00	Contingent loss and reserve fund....	26,716.82
Incomplete loans.....	40,777.63	Liability under uncompleted loans..	5,432.00
Furniture, fixtures and supplies.....	542.59	Undivided profits.....	50,469.60
Cash on hand and in bank.....	27,984.13		
Total.....	\$1,835,030.35	Total.....	\$1,835,030.35

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Premiums or bonus earned.....	\$ 312.50	Expenses.....	\$ 7,378.54
Interest collected.....	57,769.60	Interest on borrowed money paid.....	652.88
Profits derived from other sources..	423.51	Taxes and insurance paid.....	4.59
		Total.....	\$ 8,036.01
		Gross profit.....	\$ 58,505.61
		Less expenditures.....	8,036.01
Total.....	\$ 58,505.61	Net profit.....	\$ 50,469.60

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report...\$	30,632.71	Loans on vendor's privilege.....	\$ 396,800.00
Dues from current or installment stock.....	219,361.93	Loans on all other securities.....	54,502.00
Received from paid-up stock.....	162,700.00	Withdrawals of current or install- ment stock.....	179,707.18
Repayment of mortgage loans.....	286,200.00	Withdrawals of full paid or matured stock.....	76,700.00
Repayment of other loans.....	44,360.00	Dividends on current stock with- drawn.....	10,862.62
Interest collected.....	57,769.60	Dividends on full paid or matured stock paid.....	28,521.05
Premiums or bonus collected.....	312.50	Borrowed money repaid.....	35,000.00
Proceeds of sale of real estate.....	2,400.00	Interest on borrowed money.....	652.88
Taxes and insurance refunded.....	172.13	Taxes and insurance advanced.....	172.13
Borrowed money.....	35,000.00	Expenses of all kinds, including taxes and insurance.....	7,383.13
From all other sources.....	48,292.81	Other disbursements.....	68,916.56
		Cash on hand to balance.....	27,984.13
Total.....	\$ 887,201.68	Total.....	\$ 887,201.68

## STATE BANKING DEPARTMENT

SEMI-ANNUAL STATEMENT OF THE  
**DRYADES BUILDING AND LOAN ASSOCIATION**

Located at New Orleans, Parish of Orleans.  
 For the Six Months Ending December 31, 1921.  
 Organized April 10th, 1900.

## OFFICERS.

DR. W. F. McKEE, President. ED. H. FITZGERALD, Vice-President.  
 HARRY D. KNOOP, Vice-President. W. H. OERTLING, Secretary.  
 L. H. JENSEN, Treasurer.  
 DIRECTORS—Wm. Althans, Jr., A. E. Barrera, Alexis Baylot, Michel Bernhard, J. M. DeFraites,  
 W. S. Delaney, Wm. T. Donner, Ed. H. Fitzgerald, Geo. E. Flettrich, John Kentzel, H. D.  
 Knoop, Fred Kuhne, J. R. Leininger, H. L. Loomis, Jr., Dr. W. F. McKee, Jno. H. McLin,  
 A. J. Parlongue, W. C. Planchard, H. W. Rolfs, Richard Ryan, Fred Scherer, Hugh S.  
 Suthon, Geo. Wenling, Louis Wieland, Edw. Wunderlich.

Full Paid Shares.....	12,208	Held by.....	1058 Stockholders
Free Shares.....	6,701	Held by.....	1175 Stockholders
Pledged Shares.....	18,685	Held by.....	685 Stockholders
Total Shares.....	37,594	Held by.....	2918 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by ven- dor's privilege.....	\$1,815,000.00	Full paid stock.....	\$1,220,800.00
Loans secured by stock and other- wise.....	38,892.00	Installments and dividends accrued on Dayton stock.....	550,822.78
Stocks and bonds.....	38,976.43	Contingent loss and reserve fund...	43,772.51
Incomplete loans.....	1,100.00	Borrowed money and interest.....	75,000.00
Due by borrowers for interest.....	2,170.45	Liability under uncompleted loans..	20,275.19
Due by borrowers for taxes and in- surance advanced.....	265.15	Undivided profits.....	53,977.81
Office building, for use of Associa- tion.....	10,481.92		
Cash on hand and in bank.....	57,387.45		
Assets other than above.....	374.89		
Total.....	\$1,964,648.29	Total.....	\$1,964,648.29

## PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 58,997.19	Expenses .....	\$ 5,887.12
Interest due by borrowers.....	2,170.45	Interest on borrowed money paid.....	1,453.46
Rents on real estate.....	510.00	Taxes and insurance paid.....	391.25
Profits derived from other sources....	120.00	Repairs and expenditures on real estate .....	88.00
		Total.....	\$ 7,819.83
		Gross profit.....	\$ 61,797.64
		Less expenditures.....	7,819.83
Total.....	\$ 61,797.64	Net profit.....	\$ 53,977.81

## RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report.....\$	57,057.05	Loans on vendor's privilege.....\$	470,390.23
Dues from current or installment stock.....	179,631.44	Loans on all other securities.....	40,366.00
Received from paid-up stock.....	227,600.00	Withdrawals of current or install- ment stock.....	146,555.52
Repayment of mortgage loans.....	277,605.78	Withdrawals of full paid or matured stock.....	106,900.00
Repayment of other loans.....	31,820.00	Dividends on full paid or matured stock paid.....	30,180.33
Interest collected.....	60,137.40	Borrowed money repaid.....	175,000.00
Receipts from rents.....	330.00	Interest on borrowed money.....	1,666.65
Borrowed money.....	200,000.00	Deposits repaid.....	5,828.00
Deposits.....	4,658.00	Expenses of all kinds, including taxes and insurance.....	6,178.37
Sale of stocks and bonds.....	1,300.00	Stocks and bonds bought.....	880.00
From all other sources.....	1,226.94	Other disbursements.....	26.06
		Cash on hand to balance.....	57,395.45
Total.....	\$1,041,366.61	Total.....	\$1,041,366.61

SEMI-ANNUAL STATEMENT OF THE  
**EQUITABLE HOMESTEAD ASSOCIATION**

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1921.  
Organized May 10th, 1910.

OFFICERS.

W. C. ERMON, President. HENRY P. PFEFFER, Vice-President.  
J. F. TURNBULL, Second Vice-President. C. B. BERNIUS, Secy. and Treas.  
DIRECTORS—Henry Bernius, J. D. Byrne, H. C. Bernius, J. M. Carrere, J. W. Cirino, F. D. Costley, W. F. Durr, J. C. Fisher, J. A. Gazave, J. Paul Haller, L. Hesse, Geo. Jacobs, E. Leitz, P. C. Maurer, Geo. Moroy, Geo. Nies, R. Oliver, David Schwartz, H. L. Swift, J. Zach Spearing, Bernard Titchie, Sr., J. X. Wegmann, B. Werner, G. Whittaker, Jacob Young, Jr., W. C. Ermon, Henry P. Pfeffer, Jas. Turnbull, C. B. Bernius.

Full Paid Shares.....	2,583	Held by.....	275 Stockholders
Free Shares.....	10,908	Held by.....	600 Stockholders
Pledged Shares.....	5,102	Held by.....	183 Stockholders
Total Shares.....	18,593	Held by.....	1058 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 510,200.00	Full paid stock.....	\$ 258,300.00
Loans secured by stock and otherwise.....	1,630.00	Installments and dividends on serial stock.....	191,730.10
Interest prepaid to bank.....	39.27	Interest advanced by members before due.....	237.75
Incomplete loans.....	3,310.10	Contingent loss and reserve fund.....	6,406.63
Due by borrowers for interest.....	442.22	Borrowed money.....	44,700.00
Due by borrowers for taxes and insurance advanced.....	154.98	Liabilities other than above.....	814.78
Furniture, fixtures and supplies.....	362.71	Undivided profits.....	16,859.32
Cash on hand and in bank.....	2,539.97		
Sundry open accounts.....	369.33		
Total.....	\$ 519,048.58	Total.....	\$ 519,048.58

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 20,295.05	Expenses.....	\$ 1,813.74
Interest collected on stock loans.....	46.78	Interest on borrowed money paid....	1,904.60
Interest collected on taxes advanced.....	18.21	Interest advanced by borrowers.....	237.75
Interest collected on money advanced.....	13.15	Total.....	\$ 3,956.09
Interest due by borrowers.....	442.22	Gross profit.....	\$ 20,815.41
Total.....	\$ 20,815.41	Less expenditures.....	3,956.09
		Net profit.....	\$ 16,859.32

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report.....	\$ 2,301.60	Loans on vendor's privilege.....	\$ 65,900.00
Dues from current or installment stock.....	102,540.83	Loans on all other securities.....	1,575.00
Received from paid-up stock.....	39,900.00	Withdrawals of current or installment stock.....	42,354.40
Repayment of other loans.....	4,925.00	Withdrawals of full paid or matured stock.....	57,300.00
Interest collected.....	19,828.15	Dividends on full paid or matured stock paid.....	7,603.67
Receipts from rents.....	60.00	Borrowed money repaid.....	183,000.00
Taxes and insurance refunded.....	301.10	Interest on borrowed money.....	1,882.22
Borrowed money.....	194,700.00	Taxes and insurance advanced.....	302.68
From all other sources.....	2,527.01	Expenses of all kinds, including taxes and insurance.....	1,883.74
Total.....	\$ 367,083.69	Other disbursements.....	2,742.01
		Cash on hand to balance.....	2,539.97
		Total.....	\$ 367,083.69



## STATE BANKING DEPARTMENT

SEMI-ANNUAL STATEMENT OF THE  
EUREKA HOMESTEAD SOCIETY

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1921.  
Organized 1884

## OFFICERS.

JOS. W. LENNOX, President. A. C. NORCROSS, Vice-President.  
C. S. FAY, Vice-President. ROBT. J. PALFREY, Secretary.  
CHAS. J. BABST, Treasurer.  
DIRECTORS—L. A. Livaudais, W. B. Utley, Chas. J. Babst, J. W. Smither, E. W. Rodd, T. S. McChesney, Jos. W. Lennox, A. C. Norcross, Frank Henning, H. L. Harry, C. G. Rives, Jr., C. S. Fay, John McGuire, Emile M. Babst.

Full Paid Shares.....	37,858	Held by.....	1867 Stockholders
Free Shares.....	76,711	Held by.....	4016 Stockholders
Pledged Shares.....	71,720	Held by.....	1188 Stockholders
Total Shares.....	186,289	Held by.....	7071 Stockholders

## ASSETS

Mortgage loans secured by vendor's privilege.....	\$3,586,025.00
Loans secured by stock and otherwise.....	27,746.05
Stocks and bonds.....	76,861.58
Incomplete loans.....	25,231.64
Due by borrowers for interest.....	17,150.41
Due by borrowers for taxes and insurance advanced.....	8,041.75
Office building, for use of Association.....	75,000.00
Furniture, fixtures and supplies.....	3,900.00
Real Estate held during process of transfer.....	126,456.40
Cash on hand and in bank.....	133,811.10
Sundry open accounts.....	2,922.77
Assets other than above.....	480.00
Total.....	\$4,083,626.70

## LIABILITIES

Full paid stock.....	\$1,892,900.00
Installments and dividends on serial stock.....	46,901.32
Installments and dividends accrued on Dayton stock.....	1,854,652.63
Interest advanced by members before due.....	501.53
Contingent loss and reserve fund.....	90,579.87
Deposits and interest thereon.....	2,694.96
Borrowed money and interest.....	75,000.00
Sundry open accounts.....	3,428.70
Undivided profits.....	116,967.69
Total.....	\$4,083,626.70

## PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS	LESS
Interest collected.....	\$ 137,322.95
Fines collected.....	430.95
Transfer and entrance fees collected.....	14.00
Interest due by borrowers.....	17,150.41
Rents on real estate.....	2,792.00
Profits derived from other sources.....	2,778.33
Total.....	\$ 160,488.64
Expenses.....	\$ 24,052.12
Interest on borrowed money paid.....	785.87
Taxes and insurance paid.....	108.65
Interest advanced by borrowers.....	501.53
Total.....	\$ 25,448.17
Gross profit.....	\$ 160,488.64
Less expenditures.....	25,448.17
Net profit.....	\$ 116,967.69

## RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS	DISBURSEMENTS
Cash on hand close of last report.....	\$ 873,400.00
Dues from current or installment stock.....	35,123.00
Received from paid-up stock.....	269,006.42
Repayment of mortgage loans.....	199,150.00
Repayment of other loans.....	1,718.24
Interest collected.....	48,909.66
Fines collected.....	193,427.00
Transfer and entrance fees collected.....	1,751.38
Receipts from rents.....	19,622.36
Taxes and insurance refunded.....	5,274.03
Borrowed money.....	20,487.02
Sale of stocks and bonds.....	50,000.00
From all other sources.....	85,968.98
Total.....	\$1,937,649.20
Loans on vendor's privilege.....	\$ 873,400.00
Loans on all other securities.....	35,123.00
Withdrawals of current or installment stock.....	269,006.42
Withdrawals of full paid or matured stock.....	199,150.00
Dividends on current stock withdrawn.....	1,718.24
Dividends on full paid or matured stock paid.....	48,909.66
Borrowed money repaid.....	193,427.00
Interest on borrowed money.....	1,751.38
Deposits repaid.....	19,622.36
Taxes and insurance advanced.....	5,274.03
Expenses of all kinds, including taxes and insurance.....	20,487.02
Stocks and bonds bought.....	50,000.00
Other disbursements.....	85,968.98
Cash on hand to balance.....	133,811.10
Total.....	\$1,937,649.20

SEMI-ANNUAL STATEMENT OF THE  
**EXCELSIOR HOMESTEAD ASSOCIATION**

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending September 30th, 1921.  
Organized March 15th, 1909.

OFFICERS.

PAUL FREUND, President. JOHN E. KING, First Vice-President.  
THOS. H. ROBERTS, Second Vice-President. LOUISE E. SIMPSON, Secretary.  
B. C. PITTS, Treasurer.  
DIRECTORS—E. J. Barrett, John H. Bowie, C. G. Collins, Chas. Collins, H. Dabezies, Greg  
DeReyna, G. S. Donoway, D. Ettinger, Paul Freund, G. A. Hall, J. F. Hartmann, E. Joubert,  
G. L. Kuntz, John E. King, E. L. Leckert, F. B. O'Leary, B. C. Pitts, Walter Poynot, L. N.  
Reiser, Thos. H. Roberts, A. L. Smith, O. H. Simpson, L. E. Simpson, Hy. Welsch, L. N. Ward,

Full Paid Shares.....	3,606	Held by.....	510 Stockholders
Free Shares.....	1,854	Held by.....	311 Stockholders
Pledged Shares.....	5,947	Held by.....	196 Stockholders
Total Shares.....	11,407	Held by.....	1017 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by ven- dor's privilege.....	\$ 594,700.00	Full paid stock.....	\$ 360,600.00
Loans secured by stock and other- wise .....	1,380.00	Installments and dividends accrued on Dayton stock.....	119,871.13
Furniture, fixtures and supplies.....	544.50	Contingent loss and reserve fund.....	11,055.15
Cash on hand and in bank.....	31,941.17	Borrowed money.....	125,000.00
Liberty Bonds.....	3,000.00	Liabilities other than above.....	20.58
		Undivided profits.....	15,018.81
Total.....	\$ 631,565.67	Total.....	\$ 631,565.67

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 20,424.17	Expenses .....	\$ 939.01
		Interest on borrowed money paid.....	2,786.35
		Total.....	\$ 3,725.36
		Gross profit.....	\$ 20,424.17
		Less expenditures.....	3,725.36
Total.....	\$ 20,424.17	Net profit.....	\$ 16,698.81

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report....	\$ 31,311.15	Loans on vendor's privilege.....	\$ 141,600.00
Dues from current or installment stock .....	88,386.03	Loans on all other securities.....	2,585.00
Received from paid-up stock.....	58,700.00	Withdrawals of current or install- ment stock.....	8,182.15
Repayment of other loans.....	3,635.00	Withdrawals of full paid or matured stock .....	38,400.00
Interest collected.....	20,465.77	Dividends on full paid or matured stock paid.....	9,360.52
Taxes and insurance refunded.....	59.75	Borrowed money repaid.....	20,000.00
Borrowed money.....	55,000.00	Interest on borrowed money.....	2,786.35
		Interest refunded.....	39.00
		Expenses of all kinds, including taxes and insurance.....	2,663.51
		Cash on hand to balance.....	31,941.17
Total.....	\$ 237,557.70	Total.....	\$ 237,557.70

SEMI-ANNUAL STATEMENT OF THE  
**FIDELITY HOMESTEAD ASSOCIATION**

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1921.  
Organized December 28th, 1908.

**OFFICERS.**

**HORACE BROWNELL**, President. **W. J. BOSWORTH**, Vice-President.  
**ALLAIN C. ANDRY**, Secretary. **E. H. SINGREEN**, Treasurer.  
**DIRECTORS**—R. R. Bartlett, Horace Brownell, C. R. Brownell, Frank Bethune, W. J. Bosworth,  
R. J. Bosworth, M. S. Dreifus, W. M. Ellin, Jos. Fabacher, Adolph Hirsch, Alvin E. Johnson,  
A. H. Kussmann, Alex. Lichtenag, John A. Rodick, Henry Seidel, E. H. Singreen and Maurice  
Stockton.

Full Paid Shares.....	10,695	Held by.....	1015 Stockholders
Free Shares.....	2,766	Held by.....	539 Stockholders
Pledged Shares.....	14,266	Held by.....	420 Stockholders
Total Shares.....	27,727	Held by.....	1974 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by ven-		Full paid stock.....	\$1,069,500.00
dor's privilege.....	\$1,381,200.00	Installments and dividends accrued	
Loans secured by stock and other-		on Dayton stock.....	290,756.98
wise.....	27,394.00	Interest advanced by members be-	
Loans secured by mortgage.....	2,151.53	fore due.....	1,031.40
Stocks and bonds.....	9,500.00	Contingent loss and reserve fund.....	14,860.00
Incomplete loans.....	37,683.69	Borrowed money and interest.....	122,036.75
Due by borrowers for interest.....	5,141.96	Liability under uncompleted loans..	3,600.00
Due by borrowers for taxes and in-		Liabilities other than above.....	205.30
surance advanced.....	459.63	Undivided profits, June 30, 1921.....	582.85
Cash on hand and in bank.....	82,783.09	Undivided profits, Dec. 31, 1921.....	44,827.72
Sundry open accounts.....	245.10		
War Savings Stamps.....	842.00		
Total.....	\$1,547,401.00	Total.....	\$1,547,401.00

**PROFIT AND LOSS ACCOUNT—SIX MONTHS.**

PROFITS		LESS	
Interest collected.....	\$ 50,461.57	Expenses.....	\$ 5,439.21
Interest due by borrowers.....	5,141.96	Interest on borrowed money paid....	2,651.01
		Interest advanced by borrowers.....	1,031.40
		Interest due on borrowed money....	1,536.75
		Other losses.....	117.44
		Total.....	\$ 10,775.81
		Gross profit.....	\$ 55,603.53
		Less expenditures.....	10,775.81
Total.....	\$ 55,603.53	Net profit.....	\$ 44,827.72

**RECEIPTS AND DISBURSEMENTS—SIX MONTHS.**

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report...\$	50,917.26	Loans on vendor's privilege.....	\$ 423,998.12
Dues from current or installment		Loans on all other securities.....	53,123.65
stock.....	314,411.07	Withdrawals of current or install-	
Received from paid-up stock.....	211,800.00	ment stock.....	36,579.56
Repayment of other loans.....	60,907.87	Withdrawals of full paid or matured	
Interest collected.....	53,297.90	stock.....	108,700.00
Taxes and insurance refunded.....	2,496.49	Dividends on full paid or matured	
Borrowed money.....	93,671.40	stock paid.....	32,050.06
From all other sources.....	14,218.18	Borrowed money repaid.....	50,000.00
		Interest on borrowed money.....	2,276.59
		Taxes and insurance advanced.....	1,153.38
		Expenses of all kinds, including	
		taxes and insurance.....	5,439.21
		Other disbursements.....	5,616.51
		Cash on hand to balance.....	82,783.09
Total.....	\$ 801,720.17	Total.....	\$ 801,720.17

SEMI-ANNUAL STATEMENT OF THE  
FRENCH MARKET HOMESTEAD ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1921.  
Organized June 23rd, 1905.

## OFFICERS.

JOHN ALSINA, President. MARCO POPOVICH, First Vice-President.  
SALVADOR CUQUET, Second Vice-President. N. S. JOVANOVICH, Secretary.  
C. F. PATTERSON, Asst. Secy. DR. A. NOHA, Treasurer.  
DIRECTORS—John Alsina, Dr. D. Merendino, Mathew Oldenburg, Joseph Kiefer, George W. Creevy, Dr. John A. Devron, John H. Hammel, F. D. Charbonnet, N. S. Jovanovich, Geo. Muller, Dr. Adolph Noha, Chas. F. Patterson, A. J. Peters, Marco A. Pizzati, Marco Popovich, Emile I. Rambaud, Charles Callea, Michell J. Rouchell, Dr. A. Louis Ducasse, Frederick B. Schmidt, Salvador Cuquet, Fred E. Weidig, Sam P. Simone, Paul Vandentbowe, Alphonse Verloque.

Full Paid Shares.....	3,996	Held by.....	438 Stockholders
Free Shares.....	1,352	Held by.....	273 Stockholders
Pledged Shares.....	6,024	Held by.....	230 Stockholders
Total Shares.....	11,372	Held by.....	991 Stockholders

## ASSETS

Mortgage loans secured by vendor's privilege.....	\$ 602,400.00
Loans secured by stock and otherwise.....	2,085.00
U. S. Liberty Bonds and War Savings Stamps.....	2,118.00
Incomplete loans.....	24,800.00
Due by borrowers for interest.....	2,579.45
Due by borrowers for taxes and insurance advanced.....	649.56
Office building, for use of Association.....	3,439.00
Furniture, fixtures and supplies.....	154.85
Real Estate acquired by foreclosure and otherwise.....	1,265.50
Real Estate held during process of transfer.....	6,400.00
Cash on hand and in bank.....	8,610.33
Total.....	\$ 654,501.69

## LIABILITIES

Full paid stock.....	\$ 399,600.00
Installments and dividends accrued on Dayton stock.....	62,371.88
Interest advanced by members before due.....	434.04
Contingent loss and reserve fund.....	6,625.80
Undivided profits.....	4,498.97
Deposits and interest thereon.....	1,070.50
Borrowed money and interest.....	150,000.00
Liability under uncompleted loans.....	9,480.20
Sundry open accounts.....	6,400.00
Undivided profits of 6 months ending December 31, 1921.....	14,020.30
Total.....	\$ 654,501.69

## PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 23,015.77	Expenses.....	\$ 3,785.17
Transfer and entrance fees collected.....	9.00	Interest on borrowed money paid.....	4,152.01
		Taxes and insurance paid.....	8.26
		Interest advanced by borrowers.....	434.04
		Depreciation in value on furniture and fixtures.....	124.99
		Depreciation in value on office bldg.....	500.00
		Total.....	\$ 9,004.47
		Gross profit.....	\$ 23,024.77
		Less expenditures.....	9,004.47
Total.....	\$ 23,024.77	Net profit.....	\$ 14,020.30

## RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report.....	\$ 31,084.52	Loans on vendor's privilege.....	\$ 200,700.00
Dues from current or installment stock.....	113,984.75	Loans on all other securities.....	2,212.00
Received from paid-up stock.....	32,700.00	Withdrawals of current or installment stock.....	46,136.11
Repayment of mortgage loans.....	44,391.29	Withdrawals of full paid or matured stock.....	39,700.00
Repayment of other loans.....	1,102.00	Dividends on full paid or matured stock paid.....	10,318.19
Interest collected.....	22,432.81	Borrowed money repaid.....	75,000.00
Transfer and entrance fees collected.....	9.00	Interest on borrowed money.....	4,152.01
Taxes and insurance refunded.....	473.47	Deposits repaid.....	44,385.68
Borrowed money.....	150,000.00	Taxes and insurance advanced.....	872.13
Deposits.....	39,874.55	Expenses of all kinds, including taxes and insurance.....	3,711.95
From all other sources.....	226.02	Other disbursements.....	480.01
		Cash on hand to balance.....	8,610.33
Total.....	\$ 436,278.41	Total.....	\$ 436,278.41



SEMI-ANNUAL STATEMENT OF THE  
GENERAL BUILDING AND LOAN ASSOCIATION

Located at New Orleans,

Parish of Orleans.

For the Six Months Ending December 31, 1921.

Organized December, 1918.

OFFICERS.

A. H. JOHNESS, President.

M. P. ARNOULT, Vice-President.

A. H. AHTEN, Vice-President.

JNO. E. BOUDREAUX, Secretary.

JOS. WECKERLING, Treasurer.

DIRECTORS—Jules G. Fisher, Otto J. Mayer, Dr. Jos. Martin, Jos. Weckerling, Wilford Calongne, W. I. Summers, Conrad Buchler, A. H. Ahten, M. P. Arnould, Ferd Katz, Geo. C. Gaycox, A. H. Johnness, Aug. Cristina, Raymond Gaudin, C. A. Papini, W. H. Black, Edward\* Garden, James Ricker, L. L. Chenet, M. C. Soniat, Jno. E. Boudreaux.

Full Paid Shares.....	627	Held by.....	66 Stockholders
Free Shares.....	426	Held by.....	57 Stockholders
Pledged Shares.....	1183	Held by.....	50 Stockholders
Total Shares.....	2236	Held by.....	173 Stockholders

ASSETS

Mortgage loans secured by vendor's privilege.....	\$ 118,300.00
Loans secured by stock and otherwise.....	2,950.00
Due by borrowers for interest.....	592.45
Due by borrowers for taxes and insurance advanced.....	11.05
Cash on hand and in bank.....	6,231.18
Sundry open accounts.....	24.00
Total.....	\$ 128,108.68

LIABILITIES

Full paid stock.....	\$ 62,700.00
Installments and dividends accrued on Dayton stock.....	15,689.72
Interest advanced by members before due.....	152.25
Contingent loss and reserve fund....	140.59
Borrowed money and interest.....	45,000.00
Sundry open accounts.....	79.11
Undivided profits.....	4,347.01
Total.....	\$ 128,108.68

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS

Premiums or bonus earned.....	\$ 1,065.22
Interest collected.....	4,213.13
Interest due by borrowers.....	592.45
Total.....	\$ 5,870.80

LESS

Expenses .....	\$ 831.48
Interest on borrowed money paid....	1,826.77
Taxes and insurance paid.....	11.05
Interest advanced by borrowers.....	152.25
Total.....	\$ 2,821.55
Gross profit.....	\$ 5,870.80
Less expenditures.....	2,821.55
Net profit.....	\$ 3,049.25

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS

Cash on hand close of last report....	\$ 1,002.49
Dues from current or installment stock.....	11,371.61
Received from paid-up stock.....	20,200.00
Repayment of mortgage loans.....	17,150.00
Repayment of other loans.....	2,950.00
Interest collected.....	4,804.17
Premiums or bonus collected.....	1,065.22
Borrowed money.....	6,000.00
Deposits.....	5,745.45
From all other sources.....	419.46
Total.....	\$ 70,708.40

DISBURSEMENTS

Loans on vendor's privilege.....	\$ 22,100.00
Loans on all other securities.....	950.00
Withdrawals of current or installment stock.....	12,171.71
Withdrawals of full paid or matured stock.....	600.00
Dividends on current stock withdrawn.....	289.54
Dividends on full paid or matured stock paid.....	819.77
Borrowed money repaid.....	16,250.00
Interest on borrowed money.....	1,933.95
Deposits repaid.....	8,367.59
Taxes and insurance advanced.....	11.05
Expenses of all kinds, including taxes and insurance.....	841.53
Other disbursements.....	142.08
Total.....	\$ 70,708.40

SEMI-ANNUAL STATEMENT OF THE  
GREATER NEW ORLEANS HOMESTEAD ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1921.  
Organized June 19th, 1909.

OFFICERS.

T. P. THOMPSON, President. E. P. BRANDAO, First Vice-President.  
GOWAN HARRIS, Second Vice-President. JOS. DRESNER, Secy. and Treas.  
DIRECTORS—Wm. F. Armstrong, Edward Bach, Wm. Henry Brown, Benj. Crump, Jr., Wm. C.  
Dufour, F. B. Finney, H. F. Foster, J. J. Garvey, C. H. Kern, Sam Klinger, Dr. J. E. Landry,  
Jas. A. Malloy, U. Marinoni, Jr., R. F. Mestayer, D. R. Miller, E. E. Naccari, R. W. Ortte,  
Perry Roehm, Herbert H. Ruch, Edward Schlincke, A. Vizard, Henry Mooney, J. D. Dresner,  
R. W. Markel.

Full Paid Shares.....	3,438	Held by.....	383 Stockholders
Free Shares.....	1,742	Held by.....	314 Stockholders
Pledged Shares.....	6,276	Held by.....	181 Stockholders
Total Shares.....	11,456	Held by.....	878 Stockholders

ASSETS	
Mortgage loans secured by ven- dor's privilege.....	\$ 627,600.00
Loans secured by stock and other- wise.....	7,295.00
Stocks and bonds.....	1,100.00
Incomplete loans.....	7,510.40
Real Estate held during process of transfer.....	6,918.41
Cash on hand and in bank.....	21,874.24
Assets other than above.....	10.00
Total.....	\$ 672,308.05

LIABILITIES	
Full paid stock.....	\$ 343,800.00
Installments and dividends on serial stock.....	99,857.01
Contingent loss and reserve fund.....	9,394.57
Borrowed money and interest.....	195,950.00
Sundry open accounts.....	8,781.49
Undivided profits.....	14,524.98

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS	
Interest collected.....	\$ 23,189.11
Profits derived from other sources....	88.88
Total.....	\$ 23,277.99

LESS	
Expenses.....	\$ 3,009.13
Interest on borrowed money paid....	5,743.88
Total.....	\$ 8,753.01
Gross profit.....	\$ 23,277.99
Less expenditures.....	8,753.01
Net profit.....	\$ 14,524.98

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS	
Cash on hand close of last report....	\$ 7,210.54
Dues from current or installment stock.....	105,576.02
Received from paid-up stock.....	71,100.00
Repayment of mortgage loans.....	62,100.00
Repayment of other loans.....	4,005.00
Interest collected.....	23,189.11
Borrowed money.....	55,803.99
From all other sources.....	53,675.27

DISBURSEMENTS	
Loans on vendor's privilege.....	\$ 181,700.00
Loans on all other securities.....	6,695.00
Withdrawals of current or install- ment stock.....	71,116.28
Withdrawals of full paid or matured stock.....	37,100.00
Dividends on full paid or matured stock paid.....	8,205.45
Borrowed money repaid.....	6,681.99
Interest on borrowed money.....	5,743.88
Expenses of all kinds, including taxes and insurance.....	3,009.13
Other disbursements.....	40,533.96
Cash on hand to balance.....	21,874.24

Total.....\$ 382,659.93

Total.....\$ 382,659.93

SEMI-ANNUAL STATEMENT OF THE  
HIBERNIA HOMESTEAD ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1921.  
Organized August 25th, 1903.

## OFFICERS.

FRANK B. SULLIVAN, President. HUGH J. CASSIDY, Vice-President.  
A. S. CAIN, Secretary and Treasurer.  
DIRECTORS—G. O. Bergeron, A. J. Buja, F. W. Bogel, Chas. G. Cannon, W. G. Dougall, A. C. Doskey, A. Demourelle, Wm. P. Dillon, Jas. Collins, Robt. A. Hicks, J. K. Loyacano, F. J. Lobrano, John F. Lally, F. L. Mantley, W. G. Mattes, C. F. Mock, R. McCarthy, Jr., J. P. Sullivan, L. Verges, N. O. Pedrick, Wm. J. Wall, Vic J. Passera.

Full Paid Shares.....	2272	Held by.....	208 Stockholders
Free Shares.....	2820	Held by.....	250 Stockholders
Pledged Shares.....	3650	Held by.....	122 Stockholders
Total Shares.....	8742	Held by.....	580 Stockholders

## ASSETS

Mortgage loans secured by vendor's privilege.....	\$ 365,000.00
Loans secured by stock and otherwise.....	1,917.00
Incomplete loans.....	18,023.95
Due by borrowers for interest.....	1,768.45
Due by borrowers for taxes and insurance advanced.....	965.11
Furniture, fixtures and supplies.....	440.60
Real Estate acquired by foreclosure and otherwise.....	1,538.92
Cash on hand and in bank.....	18,293.30
Sundry open accounts.....	2,348.78
Assets other than above.....	7.50
War Savings Stamps.....	417.00
Liberty Bonds.....	3,597.00

Total.....\$ 414,317.64

## LIABILITIES

Full paid stock.....	\$ 227,200.00
Installments and dividends accrued on Dayton stock.....	130,077.36
Contingent loss and reserve fund....	10,736.98
Borrowed money and interest.....	35,760.02
Liabilities other than above.....	212.47
Undivided profits, 6 months.....	10,330.81

Total.....\$ 414,317.64

## PROFIT AND LOSS ACCOUNT—SIX MONTHS.

## PROFITS

Interest collected.....	\$ 15,813.90
Total.....	\$ 15,813.90

## LESS

Expenses.....	\$ 2,938.15
Interest on borrowed money paid....	2,544.94
Total.....	\$ 5,483.09
Gross profit.....	\$ 15,813.90
Less expenditures.....	5,483.09
Net profit.....	\$ 10,330.81

## RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

## RECEIPTS

Cash on hand close of last report....	\$ 15,359.37
Dues from current or installment stock.....	45,890.97
Received from paid-up stock.....	37,800.00
Repayment of mortgage loans.....	61,833.36
Repayment of other loans.....	285.00
Interest collected.....	11,348.85
Taxes and insurance refunded.....	646.92
Borrowed money.....	10,000.00
From all other sources.....	3,748.59

Total.....\$ 186,913.06

## DISBURSEMENTS

Loans on vendor's privilege.....	\$ 83,668.79
Loans on all other securities.....	1,035.00
Withdrawals of current or installment stock.....	8,135.72
Withdrawals of full paid or matured stock.....	21,300.00
Dividends on full paid or matured stock paid.....	5,862.55
Borrowed money repaid.....	40,000.00
Interest on borrowed money.....	2,644.37
Taxes and insurance advanced.....	1,164.41
Expenses of all kinds, including taxes and insurance.....	2,938.15
Other disbursements.....	1,870.77
Cash on hand to balance.....	18,293.30

Total.....\$ 186,913.06

SEMI-ANNUAL STATEMENT OF THE  
**HOMESEEEKERS BUILDING AND LOAN ASSOCIATION**

Located at New Orleans, Parish of Orleans.  
 For the Six Months Ending December 31, 1921.  
 Organized June 1st, 1909.

OFFICERS.

JOHN L. OSTER, President. R. ROUGELOT, First Vice-President.  
 MAURICE J. HARTSON, Second Vice-Pres. EDWARD J. NOLAN, Secretary.  
 R. E. ROUGELOT, Treasurer.  
 DIRECTORS—John L. Oster, Robert RougeLOT, Maurice J. Hartson, Louis Knop, William L. Hughes,  
 Thomas Doyle, W. P. Bradburn, Manuel L. Villa, Otto J. Mayer, Dr. F. R. Gomila, Robert  
 Legier, Charles Anderson, Dr. F. E. Lamothe, A. J. Castaing, Dr. Wallace Wood, John W.  
 Engelhardt, Peter Everett, Charles J. Hauer, W. Harry Clark, John R. McMahon, Frank X.  
 O'Donnell, T. T. Reboul, Paul B. Habans, Robert E. RougeLOT, and Edward J. Nolan.

Full Paid Shares.....	4,212	Held by.....	292 Stockholders
Free Shares.....	8,603	Held by.....	855 Stockholders
Pledged Shares.....	11,296	Held by.....	253 Stockholders
Total Shares.....	24,111	Held by.....	1400 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by ven-		Full paid stock.....	\$ 421,200.00
dor's privilege.....	\$ 937,200.00	Installments and dividends accrued	
Stocks and bonds.....	4,418.00	on Dayton stock.....	429,254.99
Incomplete loans.....	46,630.40	Contingent loss and reserve fund.....	28,004.35
Due by borrowers for taxes and in-		Borrowed money and interest.....	125,000.00
surance advanced.....	7.52	Undivided profits.....	30,404.09
Office building, for use of Associa-			
tion.....	17,101.76		
Furniture, fixtures and supplies.....	673.17		
Cash on hand and in bank.....	27,832.58		
Total.....	\$1,033,863.43	Total.....	\$1,033,863.43

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 37,369.83	Expenses.....	\$ 4,219.83
Rents on real estate.....	900.00	Interest on borrowed money paid....	4,145.91
Profits derived from other sources....	500.00	Total.....	\$ 8,365.74
Total.....	\$ 38,769.83	Gross profit.....	\$ 38,769.83
		Less expenditures.....	8,365.74
		Net profit.....	\$ 30,404.09

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report....	\$ 40,501.92	Loans on vendor's privilege.....	\$ 277,151.15
Dues from current or installment		Withdrawals of current or install-	
stock.....	205,456.86	ment stock.....	214,155.06
Received from paid-up stock.....	67,300.00	Withdrawals of full paid or matured	
Repayment of mortgage loans.....	189,500.00	stock.....	28,600.00
Interest collected.....	37,357.83	Dividends on full paid or matured	
Receipts from rents.....	900.00	stock paid.....	10,667.67
Taxes and insurance refunded.....	47.59	Borrowed money repaid.....	34,200.00
Borrowed money.....	75,000.00	Interest on borrowed money.....	4,271.91
From all other sources.....	500.00	Deposits repaid.....	15,466.00
Total.....	\$ 616,564.20	Expenses of all kinds, including	
		taxes and insurance.....	4,219.83
		Cash on hand to balance.....	27,832.58
		Total.....	\$ 616,564.20



SEMI-ANNUAL STATEMENT OF THE  
**IDEAL SAVINGS AND HOMESTEAD ASSOCIATION**

Located at New Orleans, Parish of Orleans.  
 For the Six Months Ending December 31, 1921.  
 Organized October 7th, 1908.

**OFFICERS.**

COLLIN E. McNEIL, President. E. W. VACHER, First Vice-President.  
 H. H. DAWSON, Second Vice-Pres. E. G. GOULD, Secy. and Treas.  
 DIRECTORS—Collin E. McNeil, B. C. Shields, Wm. A. Wenck, W. L. Barthel, W. A. Leininger,  
 E. W. Vacher, J. G. Hauser, A. E. Wigley, H. H. Dawson, M. Rooney, R. A. Tansey,  
 M. Picheloup, Fred Deibel, Morgan D. E. Hite, E. G. Gould.

Full Paid Shares.....	4,841	Held by.....	489 Stockholders
Free Shares.....	1,925	Held by.....	358 Stockholders
Pledged Shares.....	5,960	Held by.....	260 Stockholders
Total Shares.....	12,726	Held by.....	1107 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 596,000.00	Full paid stock.....	\$ 484,100.00
Loans secured by stock and otherwise.....	810.00	Installments and dividends accrued on Dayton stock.....	160,294.24
Stocks and bonds.....	6,673.91	Contingent loss and reserve fund....	6,817.25
Incomplete loans.....	22,322.61	Borrowed money and interest.....	36,450.00
Due by borrowers for interest.....	6,436.08	Liability under uncompleted loans....	823.85
Due by borrowers for taxes and insurance advanced.....	941.76	Undivided profits.....	26,312.41
Real Estate acquired by foreclosure and otherwise.....	10,244.12		
Cash on hand and in bank.....	67,921.68		
Sundry open accounts.....	3,447.59		
Total.....	\$ 714,797.75	Total.....	\$ 714,797.75

**PROFIT AND LOSS ACCOUNT—SIX MONTHS.**

PROFITS		LESS	
Premiums or bonus earned.....	\$ 9,550.00	Expenses.....	\$ 4,197.41
Interest collected.....	21,340.55	Interest on borrowed money paid....	820.68
Profits derived from other sources....	619.95	Losses on real estate sold.....	180.00
		Total.....	\$ 5,198.09
		Gross profit.....	\$ 31,510.50
		Less expenditures.....	5,198.09
Total.....	\$ 31,510.50	Net profit.....	\$ 26,312.41

**RECEIPTS AND DISBURSEMENTS—SIX MONTHS.**

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report....	\$ 67,495.08	Loans on vendor's privilege.....	\$ 119,482.10
Dues from current or installment stock.....	57,766.63	Loans on all other securities.....	3,475.00
Received from paid-up stock.....	91,500.00	Withdrawals of current or installment stock.....	17,456.95
Repayment of other loans.....	6,198.00	Withdrawals of full paid or matured stock.....	34,100.00
Interest collected.....	20,786.88	Dividends on full paid or matured stock paid.....	14,036.28
Premiums or bonus collected.....	9,550.00	Borrowed money repaid.....	52,500.00
Receipts from rents.....	20.00	Interest on borrowed money.....	820.68
Proceeds of sale of real estate.....	950.00	Deposits repaid.....	6,500.00
Taxes and insurance refunded.....	243.20	Taxes and insurance advanced.....	661.05
Borrowed money.....	51,000.00	Expenses of all kinds, including taxes and insurance.....	4,197.41
Deposits.....	6,500.00	Stocks and bonds bought.....	50.00
From all other sources.....	9,762.25	Other disbursements.....	570.89
		Cash on hand to balance.....	67,921.68
Total.....	\$ 321,772.04	Total.....	\$ 321,772.04

SEMI-ANNUAL STATEMENT OF THE  
**INDUSTRIAL HOMESTEAD ASSOCIATION**

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending November 30th, 1921.  
Organized 1910.

**OFFICERS.**

J. D. O'KEEFE, President. HARRY T. HOWARD, Vice-President.  
J. L. ONORATO, Vice-President. E. A. WAGNER, Secy. and Treas.  
**DIRECTORS**—A. D. Danziger, Arthur Dell'Orto, Dr. C. A. M. Dorrestein, F. J. Dreyfous, Walter  
M. Geary, C. F. Goll, Harry T. Howard, L. T. Kirn, James J. Malochee, W. J. Montgomery,  
J. D. O'Keefe, J. L. Onorato, Morris B. Redmann, Chas. Roth, Sebastian Roy, Dr. P. B.  
Salatich, E. A. Wagner.

Full Paid Shares.....	4725	Held by.....	787 Stockholders
Free Shares.....	4615	Held by.....	475 Stockholders
Pledged Shares.....	417	Held by.....	222 Stockholders
Total Shares.....	9757	Held by.....	1184 Stockholders

ASSETS	
Mortgage loans secured by ven- dor's privilege.....	\$1,047,600.00
Loans secured by stock and other- wise .....	2,795.00
Liberty Bonds and War Savings Stamps .....	25,817.00
Incomplete loans.....	12,300.00
Due by borrowers for interest.....	1,384.11
Due by borrowers for taxes and in- surance advanced.....	394.62
Furniture and fixtures.....	903.32
Real Estate acquired by foreclosure and otherwise.....	1,848.56
Real Estate held during process of transfer .....	1,011.30
Cash on hand and in bank.....	36,127.91
Sundry open accounts.....	53.00
Assets other than above.....	5.00

Total.....\$1,130,239.82

LIABILITIES	
Full paid stock.....	\$ 472,500.00
Installments on non-bonus loans...	138,060.04
Installments and dividends accrued on Dayton stock.....	276,126.27
Contingent loss and reserve fund...	27,745.93
Deposits .....	746.11
Borrowed money.....	187,690.00
Liability under uncompleted loans...	3,089.20
Undivided profits, net for 6 months	24,282.27

Total.....\$1,130,239.82

**PROFIT AND LOSS ACCOUNT—SIX MONTHS.**

PROFITS	
Interest collected.....	\$ 33,586.70
Interest due by borrowers.....	1,384.11

Total.....\$ 34,970.81

LESS	
Expenses .....	\$ 3,677.25
Interest on borrowed money paid...	6,743.29
Other losses .....	268.00

Total.....\$ 10,688.54

Gross profit.....	\$ 34,970.81
Less expenditures.....	10,688.54

Net profit.....\$ 24,282.27

**RECEIPTS AND DISBURSEMENTS—SIX MONTHS.**

RECEIPTS	
Cash on hand close of last report...	\$ 11,267.66
Dues from current or installment stock .....	76,567.47
Received from paid-up stock.....	74,100.00
Repayment of mortgage loans.....	91,700.00
Repayment of other loans.....	2,577.00
Interest collected.....	34,384.67
Taxes and insurance refunded.....	315.69
Borrowed money.....	25,000.00
Deposits .....	3,964.10
From all other sources.....	647.02

Total.....\$ 320,523.61

DISBURSEMENTS	
Loans on vendor's privilege.....	\$ 144,510.80
Loans on all other securities.....	1,240.00
Withdrawals of current or install- ment stock.....	60,011.41
Withdrawals of full paid or matured stock .....	29,900.00
Dividends on full paid or matured stock paid.....	11,871.24
Borrowed money repaid.....	20,000.00
Interest on borrowed money.....	6,743.29
Deposits repaid.....	3,964.10
Taxes and insurance advanced.....	601.49
Expenses of all kinds, including taxes and insurance.....	3,707.25
Other disbursements.....	1,896.12
Cash on hand to balance.....	36,077.91

Total.....\$ 320,523.61

## STATE BANKING DEPARTMENT

## SEMI-ANNUAL STATEMENT OF THE

## JACKSON BUILDING AND LOAN ASSOCIATION

Located at New Orleans, Parish of Orleans.  
 For the Six Months Ending December 31, 1921.  
 Organized February 8th, 1887.  
 Amended March 7th, 1918.  
 OFFICERS.

J. NEINABER, President. J. BUCKENMEYER, Vice-President.  
 A. BARRERE, Vice-President. M. GEO. DE LUCAS, Secretary and Treasurer.  
 DIRECTORS—J. Neinaber, J. Buckenmeyer, A. Barrere, M. Geo. de Lucas, Emile Pomes, Robt. Legier, Fred. Deibel, J. B. Humphreys, H. A. Bursley, F. H. Bernhardt, Jos. E. Blum, T. B. Brown, J. V. Calhoun, David H. Culligan, Dr. Henry Tete, O. J. Debat, M. de Lucas, G. B. Egendorf, Wm. Henderson, Jos. Kantz, Walter Loubat, W. W. Young, Wm. Maylie, E. Munchow, W. A. Porteous, Dr. E. A. Rappannier, Gus D. Revol, R. S. Charles, Pierre Descomps.

\$100.00 Full Paid Shares.....	5,560	1-3 Held by.....	385	Stockholders
Children \$25.00 Shares.....	12	Held by.....	7	Stockholders
Free Shares.....	14,314	Held by.....	559	Stockholders
Children Free Shares.....	132	Held by.....	104	Stockholders
Pledged Shares.....	11,122	Held by.....	405	Stockholders
Total Shares.....	31,140	1-3 Held by.....	1460	Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 985,350.00	Full paid stock.....	\$ 556,335.00
Loans secured by stock and otherwise.....	27,147.92	Installments and dividends on serial stock.....	310,571.76
Stocks and bonds.....	2,300.00	Interest advanced by members.....	1,564.63
Incomplete loans.....	79,575.00	Borrowed money and interest.....	236,000.00
Due by borrowers for interest.....	1,862.76	Liability under uncompleted loans.....	44,530.56
Furniture, fixtures and supplies.....	400.00	Sundry open accounts.....	6,494.41
Real Estate held during process of transfer.....	43,550.00	Undivided profits, six months.....	29,349.40
Cash on hand and in bank.....	63,372.50	Surplus.....	18,930.61
Sundry open accounts.....	228.19		
Total.....	\$1,203,786.37	Total.....	\$1,203,786.37

## PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 40,442.05	Expenses.....	\$ 5,268.95
Interest due by borrowers.....	1,862.76	Interest on borrowed money paid.....	7,953.84
Profits derived from other sources.....	83.57	Interest advanced by borrowers.....	1,564.63
Interest on bank deposits.....	229.01	Total.....	\$ 14,787.42
Miscellaneous interest.....	1,519.43		
Total.....	\$ 44,136.82	Gross profit.....	\$ 44,136.82
		Less expenditures.....	14,787.42
		Net profit.....	\$ 29,349.40

## RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report.....	\$ 24,734.67	Loans on vendor's privilege.....	\$ 178,050.00
Dues from current or installment stock.....	165,610.62	Loans on all other securities.....	17,390.00
Received from paid-up stock.....	82,875.00	Withdrawals of current or installment stock.....	126,337.77
Repayment of mortgage loans.....	160,850.00	Withdrawals of full paid or matured stock.....	54,875.00
Repayment of other loans.....	64,728.41	Dividends on full paid or matured stock paid.....	15,170.72
Interest collected.....	39,644.02	Interest on borrowed money.....	7,953.84
Transfer and entrance fees collected.....	1,505.25	Deposits repaid.....	6,773.13
Receipts from rents.....	300.00	Taxes and insurance advanced.....	939.11
Taxes and insurance refunded.....	466.55	Purchases real estate and improvements thereon.....	85,171.09
Borrowed money.....	11,000.00	Expenses of all kinds, including taxes and insurance.....	6,962.20
Deposits.....	10,333.57	Stocks and bonds bought.....	8,000.00
Sale of stocks and bonds.....	8,000.00	Other disbursements.....	1,205.25
From all other sources.....	2,152.55	Cash on hand to balance.....	63,372.50
Total.....	\$ 572,200.61	Total.....	\$ 572,200.61

SEMI-ANNUAL STATEMENT OF THE  
**LIBERTY HOMESTEAD**

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1921.  
Organized November 19th, 1885.

OFFICERS.

LOUIS E. RABOUIN, President. J. J. DARRIEUX, Vice-President.  
LOUIS BAUER, Secretary. DURALDE CLAIBORNE, Treasurer.  
DIRECTORS—Louis R. Sassnot, Fred Querens, Jr., J. F. Elliot, Roger Meunier, Peter Cougot,  
A. P. Schiro, Henry Prados, J. M. Elliot, D. Claiborne, B. Mendelson, Paul Theriot, Louis E.  
Rabouin, Hyman Mitthof, W. M. Howell, F. C. Querens, Louis Bauer, C. Albright, W. J.  
Cousins, Morris Feitel, John J. Darrieux.

Full Paid Shares.....	32,186	Held by.....	956 Stockholders
Free Shares.....	18,172	Held by.....	810 Stockholders
Pledged Shares.....	21	Held by.....	3 Stockholders
Total Shares.....	50,379	Held by.....	1769 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$1,262,350.00	Full paid stock.....	\$ 580,525.00
Loans secured by stock and otherwise.....	5,215.00	Installments and dividends on serial stock.....	298,894.99
Stocks and bonds.....	64,778.36	Installments and dividends accrued on Dayton stock.....	190,347.52
Incomplete loans.....	46,248.83	Contingent loss and reserve fund.....	43,092.03
Furniture, fixtures and supplies.....	903.66	Borrowed money and interest.....	201,783.00
Cash on hand and in bank.....	9,716.13	Sundry open accounts.....	41,072.04
		Certificates of Indebtedness.....	19,656.00
		Undivided profits.....	13,841.40
Total.....	\$1,389,211.98	Total.....	\$1,389,211.98

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 45,854.33	Expenses.....	\$ 4,633.45
Profits on withdrawals.....	24.95	Interest on borrowed money paid.....	8,750.65
Profits derived from other sources.....	6,056.53	Dividends.....	24,066.47
		Open accounts.....	643.84
		Total.....	\$ 38,094.41
		Gross profit.....	\$ 51,935.81
		Less expenditures.....	38,094.41
Total.....	\$ 51,935.81	Net profit.....	\$ 13,841.40

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report.....	\$ 14,770.80	Loans on vendor's privilege.....	\$ 171,519.66
Dues from current or installment stock.....	36,087.58	Withdrawals of current or installment stock.....	79,469.83
Received from paid-up stock.....	85,300.00	Withdrawals of full paid or matured stock.....	71,400.00
Repayment of mortgage loans.....	164,068.11	Dividends on full paid or matured stock paid.....	16,639.34
Interest collected.....	43,538.61	Borrowed money repaid.....	61,950.00
Receipts from rents.....	3,941.03	Interest on borrowed money.....	10,013.39
Borrowed money.....	68,513.00	Certificates of Indebtedness.....	13,925.00
Open accounts.....	28,541.33	Taxes and insurance advanced.....	3,034.07
Real estate committee.....	126.00	Purchases real estate and improvements thereon.....	2,585.59
		Expenses.....	4,633.45
		Cash on hand to balance.....	9,716.13
Total.....	\$ 444,886.46	Total.....	\$ 444,886.46



SEMI-ANNUAL STATEMENT OF THE  
**MUTUAL BUILDING AND HOMESTEAD ASSOCIATION**

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1921.  
Organized May 1st, 1885.

**OFFICERS.**

A. G. RICKS, President.

GEO. P. THOMPSON, Vice-President.

PHIL. G. RICKS, Secretary and Treasurer.

**DIRECTORS**—Chas. F. Buck, Jr., Chas. Carroll, Henry Claverie, Chas. J. Cuneo, C. P. Eilerson, E. Randolph Gurley, W. O. Hart, Wyman Hoey, Arthur S. Huey, Hunter C. Leake, Frank W. Magne, A. J. O'Keefe, Frank G. Otis, Theo A. Ray, A. G. Ricks, J. Zach Spearing, T. P. Thompson, Geo. P. Thompson, Chas. A. Tessier, Phil G. Ricks.

Full Paid Shares.....	8,759	Held by.....	936 Stockholders
Free Shares.....	2,974	Held by.....	420 Stockholders
Pledged Shares.....	12,611	Held by.....	363 Stockholders
<b>Total Shares.....</b>	<b>24,344</b>	<b>Held by.....</b>	<b>1719 Stockholders</b>

<b>ASSETS</b>	
Mortgage loans secured by vendor's privilege.....	\$1,061,300.00
Loans secured by stock and otherwise.....	2,901.03
Stocks and bonds.....	32,675.00
Incomplete loans.....	70,100.00
Due by borrowers for taxes and insurance advanced.....	312.83
Furniture, fixtures and supplies.....	474.07
Cash on hand and in bank.....	25,597.61
Sundry open accounts.....	5.00
Assets other than above.....	1,062.83
<b>Total.....</b>	<b>\$1,194,428.37</b>

<b>LIABILITIES</b>	
Full paid stock.....	\$ 875,900.00
Dividends on full paid or matured stock.....	69.50
Installments and dividends accrued on Dayton stock.....	203,988.35
Contingent loss and reserve fund.....	33,725.02
Borrowed money and interest.....	10,700.00
Liability under uncompleted loans.....	37,804.04
Sundry open accounts.....	1,161.68
Liabilities other than above.....	152.65
Undivided profits.....	30,927.13

**Total.....\$1,194,428.37**

**PROFIT AND LOSS ACCOUNT—SIX MONTHS.**

<b>PROFITS</b>	
Interest collected.....	\$ 37,507.61
Transfer and entrance fees collected.....	1.00
Rents on real estate.....	5.00
Profits derived from other sources.....	.50

<b>LESS</b>	
Expenses.....	\$ 6,017.74
Interest on borrowed money paid.....	297.72
Taxes and insurance paid.....	9.37
Interest advanced by borrowers.....	209.47
Other losses.....	52.68

**Total.....\$ 6,586.98**

Gross profit.....	\$ 37,514.11
Less expenditures.....	6,586.98

**Total.....\$ 37,514.11**

**Net profit.....\$ 30,927.13**

**RECEIPTS AND DISBURSEMENTS—SIX MONTHS.**

<b>RECEIPTS</b>	
Cash on hand close of last report.....	\$ 8,127.45
Dues from current or installment stock.....	65,813.59
Received from paid-up stock.....	108,800.00
Repayment of mortgage loans.....	204,535.01
Repayment of other loans.....	4,469.16
Interest collected.....	33,839.11
Transfer and entrance fees collected.....	1.00
Receipts from rents.....	155.00
Taxes and insurance refunded.....	234.38
Borrowed money.....	4,000.00
Sale of stocks and bonds.....	100.00
From all other sources.....	3,133.71

**Total.....\$ 433,208.41**

<b>DISBURSEMENTS</b>	
Loans on vendor's privilege.....	\$ 302,976.60
Loans on all other securities.....	1,141.32
Withdrawals of current or installment stock.....	20,461.87
Withdrawals of full paid or matured stock.....	46,200.00
Dividends on full paid or matured stock paid.....	22,754.50
Borrowed money repaid.....	4,800.00
Interest on borrowed money.....	297.72
Taxes and insurance advanced.....	289.85
Expenses of all kinds, including taxes and insurance.....	5,696.11
Other disbursements.....	2,992.83
Cash on hand to balance.....	25,597.61

**Total.....\$ 433,208.41**

SEMI-ANNUAL STATEMENT OF THE  
ORLEANS HOMESTEAD ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1921.  
Organized March 16th, 1909.

OFFICERS.

JOS. H. LaBESQUE, President. CHAS. T. FLETCHER, Vice-President.  
THOS. CAPO, Vice-President. W. R. DOUGLAS, Secy. and Treas.  
DIRECTORS—S. Blasini, D. J. Breen, Thos. Capo, M. F. Carrano, L. S. Cabeau, Sr., F. X. Dufour, W. R. Douglas, Chas. T. Fletcher, J. E. Johnson, Jno. Journee, J. T. Kirn, Dr. Thos. F. Kirn, Geo. Keller, Jos. H. LaBesque, A. A. Muhleisen, D. J. Murphy, Chas. J. T. Murphy, E. J. Mullen, D. McRedmond, H. Reboul, Jos. Reuther, J. A. Thomas, H. Winter, and A. G. Williams.

Full Paid Shares.....	2,881	Held by.....	237 Stockholders
Free Shares .....	2,468	Held by.....	320 Stockholders
Pledged Shares.....	5,684	Held by.....	229 Stockholders
Total Shares.....	11,033	Held by.....	786 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 541,300.00	Full paid stock.....	\$ 288,100.00
Loans secured by stock and otherwise .....	1,885.00	Installments and dividends accrued on Dayton stock.....	168,057.35
Stocks and bonds.....	1,600.00	Interest advanced by members before due.....	351.84
Incomplete loans.....	13,550.00	Contingent loss and reserve fund.....	18,000.00
Due by borrowers for interest.....	666.70	Deposits and interest thereon.....	1,350.00
Due by borrowers for taxes and insurance advanced.....	167.74	Borrowed money and interest.....	93,000.00
Cash on hand and in bank.....	24,127.77	Undivided profits.....	374.00
Sundry open accounts.....	1,093.21	Net profits for past six months.....	15,169.73
Assets other than above.....	12.50		
Total.....	\$ 584,402.92	Total.....	\$ 584,402.92

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 20,128.70	Expenses .....	\$ 2,564.33
Interest due by borrowers.....	666.70	Interest on borrowed money paid.....	2,714.50
Rents on real estate.....	5.00	Interest advanced by borrowers.....	351.84
		Total.....	\$ 5,630.67
		Gross profit.....	\$ 20,800.40
		Less expenditures.....	5,630.67
Total.....	\$ 20,800.40	Net profit.....	\$ 15,169.73

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report.....	\$ 23,053.85	Loans on vendor's privilege.....	\$ 104,300.00
Dues from current or installment stock .....	85,030.10	Loans on all other securities.....	1,985.00
Received from paid-up stock.....	69,300.00	Withdrawals of current or installment stock .....	79,220.72
Repayment of mortgage loans.....	55,100.00	Withdrawals of full paid or matured stock .....	26,000.00
Repayment of other loans.....	1,800.00	Dividends on full paid or matured stock paid.....	6,884.79
Interest collected.....	20,425.60	Borrowed money repaid.....	160,000.00
Interest refunded.....	151.65	Interest on borrowed money.....	3,033.80
Receipts from rents.....	5.00	Deposits repaid.....	450.00
Taxes and insurance refunded.....	92.28	Taxes and insurance advanced.....	166.22
Borrowed money.....	178,000.00	Payments on building contracts.....	25,480.60
Deposits .....	1,959.00	Expenses of all kinds, including taxes and insurance.....	2,820.08
From all other sources.....	173.00	Other disbursements.....	621.50
		Cash on hand to balance.....	24,127.77
Total.....	\$ 435,090.48	Total.....	\$ 435,090.48

## STATE BANKING DEPARTMENT

SEMI-ANNUAL STATEMENT OF THE  
THE PEOPLES HOMESTEAD ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 15, 1921.  
Organized September 14th, 1882.

## OFFICERS.

THOS. G. RAPIER, President.

E. F. LAFONTA, Vice-President.

JOSEPH SINCLAIR, Treasurer.

D. T. CUMMINGS, Vice-President.

L. FITZGERALD, Secretary.

DIRECTORS—Thos. G. Rapier, Charles Carroll, D. T. Cummings, P. C. Gaffney, C. H. Haight,  
John P. Vezien, Wm. H. Fitzpatrick, E. F. Lafonta, Henry Simons, H. R. Streck, Joseph  
Sinclair, Patrick E. Burke, R. E. Rusha, H. A. Davis, Henry E. Mehrrens, Charles Maher,  
Jos. F. Egan, James J. Plaque, J. A. Landry, John J. Zollinger, Charles S. Dittmann, Harry  
McEnerny, George P. Gagnet, Bus Rouen, Clarence J. Rogers.

Permanent Shares.....	4,489	Held by.....	465 Stockholders
Full Paid Shares.....	6,548	Held by.....	465 Stockholders
Free Shares.....	19,613	Held by.....	897 Stockholders
Pledged Shares.....	14,456	Held by.....	326 Stockholders
Total Shares.....	45,106	Held by.....	2153 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by ven-		Permanent stock.....	\$ 448,900.00
dor's privilege.....	\$1,214,057.32	Full paid stock.....	327,400.00
Loans secured by stock.....	18,950.90	Dividends on full paid and perma-	
Liberty Bonds.....	30,750.00	nent stock.....	21,628.02
Incomplete loans.....	141,271.56	Installments and dividends on cur-	
Due by borrowers for interest.....	12,020.55	rent stock.....	306,951.11
Due by borrowers for taxes and in-		Installments and dividends accrued	
surance advanced.....	9,584.49	on Dayton stock.....	192,696.68
Office building, for use of Associa-		Premiums unearned.....	7,027.00
tion.....	33,590.05	Contingent loss and reserve fund.....	18,522.79
Furniture, fixtures and supplies.....	340.03	Borrowed money and interest.....	116,000.00
Real Estate acquired by foreclosure		Liability under uncompleted loans..	141,271.56
and otherwise.....	2,140.35		
Real Estate held during process of			
transfer.....	78,257.91		
Cash on hand and in bank.....	16,820.00		
War Savings Stamps.....	834.00		
Premium bonds.....	21,780.00		
Total.....	\$1,580,397.16	Total.....	\$1,580,397.16

## PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Premiums earned.....	\$ 2,311.50	Expenses.....	\$ 7,242.33
Interest collected.....	32,659.84	Interest on borrowed money paid....	2,237.32
Fines collected.....	5.50	Taxes and insurance paid.....	839.70
Transfer and entrance fees collected		Repairs and expenditures on real	
Profits on withdrawals.....	318.91	estate.....	310.46
Interest due by borrowers.....	12,020.55	Total.....	\$ 10,629.81
Rents on real estate.....	750.00		
Premium bonds.....	1,006.50	Gross profit.....	\$ 49,780.40
Liberty Bond interest.....	707.30	Less expenditures.....	10,629.81
Total.....	\$ 49,780.40	Net profit.....	\$ 39,150.59

## RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report...\$	15,363.39	Loans on vendor's privilege.....	\$ 368,139.69
Dues from current or installment		Loans on all other securities.....	15,637.00
stock.....	100,786.37	Withdrawals of current or install-	
Received from paid-up stock.....	178,700.00	ment stock.....	25,009.69
Repayment of mortgage loans.....	82,405.48	Withdrawals of full paid or matured	
Repayment of other loans.....	1,680.00	stock.....	37,377.00
Interest collected.....	40,482.84	Dividends on current stock with-	
Transfer fees collected.....	50	drawn.....	2,589.00
Receipts from rents.....	750.00	Dividends on full paid or matured	
Proceeds of sale of real estate.....	582.00	stock paid.....	3,348.28
Taxes and insurance refunded.....	18,790.00	Dividends on permanent stock paid..	14,069.83
Borrowed money.....	122,000.00	Borrowed money repaid.....	44,000.00
Liberty Bonds.....	707.30	Interest on borrowed money.....	2,237.32
123 drawn premiums.....	8,118.00	Taxes and insurance advanced.....	14,818.51
Prizes on above bonds.....	780.00	Expenses of all kinds, including	
Commission fees.....	252.00	taxes and insurance.....	8,187.49
		Other disbursements.....	184.07
		Cash on hand to balance.....	16,820.00
		Series 40 in liquidation.....	18,980.00
Total.....	\$ 571,397.88	Total.....	\$ 571,397.88

SEMI-ANNUAL STATEMENT OF THE  
**PHOENIX BUILDING AND HOMESTEAD ASSOCIATION**

Located at New Orleans,

Parish of Orleans.

For the Six Months Ending December 31, 1921.

Organized October 27th, 1907.

## OFFICERS.

EDMUND HUGHES, President.

R. JOS. DRUHAN, Vice-President.

W. S. BENDER, Vice-President.

F. AUG. WEILBAECHER, Secretary.

RICHARD G. FITZGERALD, Treasurer.

**DIRECTORS**—Edmund Hughes, R. Jos. Druhan, W. S. Bender, R. G. Fitzgerald, Delvaile H. Theard, Robert E. O'Connor, E. F. Spori, Jos. P. Buckley, A. W. Twickler, Jr., Louis J. Durr, Allen F. Godat, Geo. J. Forrest, Geo. Danziger, P. C. Weilbaecher, Philip G. Veith, Geo. E. Marshall, G. J. Vincent, Arthur H. Dicks, Jos. B. Ibos, B. M. Isaacs, Wilkins Roach, Emile B. Doll, Fernand G. Prat, W. F. Truax, and F. Aug. Weilbaecher.

Full Paid Shares.....	9,964	Held by.....	1010 Stockholders
Free Shares.....	5,106	Held by.....	604 Stockholders
Pledged Shares.....	13,226	Held by.....	445 Stockholders
Total Shares.....	28,296	Held by.....	2059 Stockholders

ASSETS	
Mortgage loans secured by vendor's privilege.....	\$1,279,200.00
Loans secured by stock and otherwise.....	9,445.00
Stocks and bonds.....	5,050.00
Incomplete loans.....	43,400.00
Due by borrowers for interest.....	572.57
Due by borrowers for taxes and insurance advanced.....	891.42
Furniture, fixtures and supplies.....	728.70
Real Estate held during process of transfer.....	5,800.00
Cash on hand and in bank.....	36,665.29
Sundry open accounts.....	495.00
Total.....	\$1,382,247.98

LIABILITIES	
Full paid stock.....	\$ 996,400.00
Installments and dividends accrued on Dayton stock.....	180,097.78
Contingent loss and reserve fund.....	14,137.54
Borrowed money and interest.....	115,000.00
Liability under uncompleted loans.....	14,529.94
Sundry open accounts.....	495.25
Liabilities other than above.....	19,754.40
Undivided profits.....	41,833.07

Total.....\$1,382,247.98

Total.....\$1,382,247.98

## PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS	
Interest collected.....	\$ 46,043.14
Fines collected.....	355.67
Profits on withdrawals.....	.12
Interest due by borrowers.....	572.57
Profits derived from other sources.....	642.81
Total.....	\$ 47,614.31

LESS	
Expenses.....	\$ 3,957.53
Interest on borrowed money paid.....	1,821.05
Other losses.....	2.66
Total.....	\$ 5,781.24
Gross profit.....	\$ 47,614.31
Less expenditures.....	5,781.24
Net profit.....	\$ 41,833.07

Total.....\$ 47,614.31

Total.....\$ 41,833.07

## RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS	
Cash on hand close of last report.....	\$ 43,526.72
Dues from current or installment stock.....	177,941.91
Received from paid-up stock.....	259,300.00
Repayment of mortgage loans.....	153,900.00
Repayment of other loans.....	7,072.00
Interest collected.....	46,043.14
Fines collected.....	355.67
Proceeds from sale of real estate.....	4,610.50
Taxes and insurance refunded.....	575.76
Borrowed money.....	140,000.00
Sale of stocks and bonds.....	50.00
From all other sources.....	32,927.36
Total.....	\$ 866,303.06

DISBURSEMENTS	
Loans on vendor's privilege.....	\$ 443,000.00
Loans on all other securities.....	7,652.00
Withdrawals of current or installment stock.....	163,514.79
Withdrawals of full paid or matured stock.....	88,700.00
Dividends on current stock withdrawn.....	770.31
Dividends on full paid or matured stock paid.....	25,321.91
Borrowed money repaid.....	45,000.00
Interest on borrowed money.....	1,821.05
Taxes and insurance advanced.....	574.77
Purchases real estate and improvements thereon.....	3,111.50
Expenses of all kinds, including taxes and insurance.....	3,957.53
Other disbursements.....	46,213.91
Cash on hand to balance.....	36,665.29
Total.....	\$ 866,303.06

Total.....\$ 866,303.06

Total.....\$ 866,303.06



SEMI-ANNUAL STATEMENT OF THE  
PROVIDENT BUILDING AND LOAN ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1921.  
Organized March 16th, 1904.  
OFFICERS.

NICHOLAS J. NUTTER, President. DAVID SIVEWRIGHT, First Vice-President.  
THOMAS J. FLANAGAN, Second Vice-Pres. W. E. DODSWORTH, Secretary.  
A. C. BILLET, Treasurer.  
DIRECTORS—Nicholas J. Nutter, Dan A. Weil, Thos. F. Flanagan, A. B. Booth, Walter C. Keenan, Chas. de B. Claiborne, Jos. R. Givens, Wm. Pierce O'Neal, J. A. Haase, Jr., Wm. J. Guste, David Sivewright, W. P. Copping, Dr. A. J. Babin, Albert S. Foley, E. M. Schlegel, C. H. Alker, Chas. A. Duchamp, J. C. Maurer, Jno. P. Casey, Hy. L. Oulliber, E. F. Henriques, A. C. Billet, J. T. Mann, Thos. Dunne, W. E. Dodsworth.

Permanent Shares .....	53	Held by.....	9 Stockholders
Full Paid Shares.....	3,563	Held by.....	375 Stockholders
Free Shares.....	1,328	Held by.....	195 Stockholders
Pledged Shares.....	5,138	Held by.....	138 Stockholders
Total Shares.....	10,082	Held by.....	717 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 454,300.00	Permanent stock.....	\$ 5,300.00
Loans secured by stock and otherwise.....	1,620.00	Full paid stock.....	356,300.00
Stocks and bonds.....	12,650.00	Installments and dividends accrued on Dayton stock.....	85,723.60
Incomplete loans.....	82,500.00	Certificates of Indebtedness.....	18,700.00
Due by borrowers for interest.....	4,509.03	Contingent loss and reserve fund and surplus.....	21,231.20
Real Estate acquired by foreclosure and otherwise.....	807.01	Borrowed money and interest.....	55,000.00
Real Estate held during process of transfer.....	9,818.48	Liability under uncompleted loans.....	33,840.46
Cash on hand and in bank.....	25,440.30	Sundry open accounts.....	2,163.35
Sundry open accounts.....	2,652.14	Undivided profits.....	16,038.35
Total.....	\$ 594,296.96	Total.....	\$ 594,296.96

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 17,109.17	Expenses .....	\$ 2,185.09
Interest due by borrowers.....	4,509.03	Interest on borrowed money paid....	3,364.01
Profits derived from other sources....	2.80	Other losses.....	33.55
Total.....	\$ 21,621.00	Total.....	\$ 5,582.65
		Gross profit.....	\$ 21,621.00
		Less expenditures.....	5,582.65
		Net profit.....	\$ 16,038.35

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report....	\$ 17,812.98	Loans on vendor's privilege.....	\$ 37,526.54
Dues from current or installment stock .....	24,780.51	Loans on all other securities.....	2,130.00
Received from paid-up stock.....	21,400.00	Withdrawals of current or installment stock.....	5,002.55
Repayment of mortgage loans.....	38,270.86 <sup>a</sup>	Withdrawals of full paid stock.....	24,900.00
Repayment of other loans.....	1,574.00	Dividends on full paid stock paid....	10,549.44
Interest collected.....	19,676.63	Dividends on permanent stock paid .....	159.00
Certificates of Indebtedness.....	600.00	Borrowed money repaid.....	39,000.00
Borrowed money.....	12,000.00	Interest on borrowed money.....	3,364.01
Mortgage notes sale of office building .....	26,666.64	Certificates of Indebtedness.....	15,550.00
From all other sources.....	6,361.83	Expenses of all kinds, including taxes and insurance.....	2,197.59
Total.....	\$ 169,143.45	Other disbursements.....	3,324.02
		Cash on hand to balance.....	25,440.30
		Total.....	\$ 169,143.45

SEMI-ANNUAL STATEMENT OF THE  
PYRAMID HOMESTEAD ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1921.  
Organized November 29th, 1911.  
OFFICERS.

HENRY F. STRACK, President. EDW. CHASSANIOL, Vice-President.  
WM. PFAFF, Vice-President. GEO. H. PENN, Secy. and Treas.  
DIRECTORS—J. Pemberton Baldwin, Edward Chassaniol, James J. A. Fortier, H. R. Fox,  
G. L. Deano, Wm. Pfaff, Geo. H. Penn, Charles J. Rivet, Finn Silchenstedt, Henry F.  
Strack.

Full Paid Shares.....	2898	Held by.....	337 Stockholders
Free Shares.....	1123	Held by.....	190 Stockholders
Pledged Shares.....	3931	Held by.....	225 Stockholders
Total Shares.....	7952	Held by.....	752 Stockholders

ASSETS	
Mortgage loans secured by vendor's privilege.....	\$ 390,127.00
Loans secured by stock and otherwise.....	2,041.00
Liberty Bonds and War Savings Stamps.....	2,683.42
Incomplete loans.....	42,020.86
Due by borrowers for interest.....	1,117.24
Due by borrowers for taxes and insurance advanced.....	671.03
Furniture, fixtures and supplies.....	957.67
Cash on hand and in bank.....	12,310.61
Sundry open accounts.....	610.95
Assets other than above.....	229.17
Total.....	\$ 452,768.95

LIABILITIES	
Full paid stock.....	\$ 289,800.00
Installments and dividends accrued on Dayton stock.....	67,543.93
Interest advanced by members before due.....	329.04
Contingent loss and reserve fund and surplus.....	3,447.74
Borrowed money and interest.....	71,000.00
Liability under uncompleted loans.....	5,674.44
Sundry open accounts.....	330.58
Liabilities other than above.....	598.49
Undivided profits.....	14,044.73
Total.....	\$ 452,768.95

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS	
Premiums or bonus earned.....	\$ 5,655.14
Interest collected.....	15,416.72
Interest due by borrowers.....	1,117.24
Interest prepaid.....	224.17
Total.....	\$ 22,413.27

LESS	
Expenses.....	\$ 5,170.55
Interest on borrowed money paid.....	2,868.95
Interest advanced by borrowers.....	329.04
Total.....	\$ 8,368.54
Gross profit.....	\$ 22,413.27
Less expenditures.....	8,368.54
Net profit.....	\$ 14,044.73

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS	
Cash on hand close of last report.....	\$ 12,254.54
Dues from current or installment stock.....	49,603.30
Received from paid-up stock.....	60,600.00
Repayment of mortgage loans.....	45,100.00
Repayment of other loans.....	1,425.00
Interest collected.....	15,416.72
Premiums or bonus collected.....	5,655.14
Proceeds from sale of real estate.....	3,181.69
Borrowed money.....	106,500.00
From all other sources.....	42,962.81
Total.....	\$ 342,739.20

DISBURSEMENTS	
Loans on vendor's privilege.....	\$ 105,433.00
Loans on all other securities.....	1,925.00
Withdrawals of current or installment stock.....	37,220.54
Withdrawals of full paid or matured stock.....	24,200.00
Dividends on full paid or matured stock paid.....	7,869.40
Dividends on permanent stock paid.....	1,570.34
Borrowed money repaid.....	111,000.00
Interest on borrowed money.....	2,868.95
Purchases real estate and improvements thereon.....	3,181.69
Expenses of all kinds, including taxes and insurance.....	5,170.55
Other disbursements.....	29,989.12
Cash on hand to balance.....	12,310.61
Total.....	\$ 342,739.20

SEMI-ANNUAL STATEMENT OF THE  
**RELiance HOMESTEAD ASSOCIATION**

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1921.  
Organized March 22nd, 1913.

OFFICERS.

A. J. NELSON, President. O. H. WILLIAMS, Vice-President.  
E. M. BROOKS, Secretary. ED. NATHAN, Treasurer.  
DIRECTORS—A. J. Nelson, O. H. Williams, H. P. Benton, Ed Nathan, Theo. Roehl, W. J. Formento, P. D. Olivier, J. W. Sheldon, Ike Meyer, E. V. Fassman, B. C. Brown, Wm. H. Delahoussaye, Louis Coiron, W. H. Johnson, F. R. Michel, Jas. A. Ross, J. W. Billingsley, Dr. P. F. Murphy, Dr. Gayle Aiken, Paul W. Thalmann, E. M. Brooks, Bernard Williams.

Full Paid Shares.....	3,806	Held by.....	424 Stockholders
Free Shares.....	1,801	Held by.....	245 Stockholders
Pledged Shares.....	7,730	Held by.....	191 Stockholders
Total Shares.....	13,337	Held by.....	860 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 723,000.00	Full paid stock.....	\$ 380,600.00
Loans secured by stock and otherwise.....	12,083.00	Installments and dividends accrued on Dayton stock.....	118,880.77
Loans secured by bond for deed.....	32,700.00	Interest advanced by members before due.....	306.98
War Savings Stamps.....	19.75	Contingent loss and reserve fund.....	252.79
Building contracts.....	45,600.00	Borrowed money and interest.....	337,500.00
Due by borrowers for interest.....	307.39	Liability under uncompleted loans.....	9,311.38
Furniture, fixtures and supplies.....	1,200.00	Sundry open accounts.....	78.02
Real Estate acquired by foreclosure and otherwise.....	5,508.51	Undivided profits.....	16,522.38
Cash on hand and in bank.....	37,437.28		
Sundry open accounts.....	1,900.00		
Interest paid to banks in advance.....	3,696.39		
Total.....	\$ 863,452.32	Total.....	\$ 863,452.32

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 31,889.61	Expenses.....	\$ 4,736.98
Rents on real estate.....	603.17	Interest on borrowed money paid.....	11,898.24
		Taxes and insurance paid.....	328.83
		Other losses.....	2.02
		Total.....	\$ 16,966.07
		Gross profit.....	\$ 32,492.78
		Less expenditures.....	16,966.07
		Net profit for 6 months.....	\$ 15,526.71
		Balance 7-1-21.....	995.67
Total.....	\$ 32,492.78	Total 12-31-21.....	\$ 16,522.38

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report.....	\$ 29,272.11	Loans on vendor's privilege.....	\$ 33,349.68
Dues from current or installment stock.....	53,095.74	Loans on all other securities.....	6,933.00
Received from paid-up stock.....	14,300.00	Withdrawals of current or installment stock.....	11,549.39
Repayment of mortgage loans.....	20,500.00	Withdrawals of full paid or matured stock.....	62,810.00
Repayment of other loans.....	2,303.00	Dividends on full paid or matured stock paid.....	12,615.04
Interest collected.....	28,911.76	Borrowed money repaid.....	662,000.00
Receipts from rents.....	630.78	Interest on borrowed money.....	12,729.98
Proceeds of sale of real estate.....	2,200.00	Building contracts.....	20,843.49
Taxes and insurance refunded.....	276.75	Expenses of all kinds, including taxes and insurance.....	5,377.03
Borrowed money.....	706,500.00	Other disbursements.....	988.14
Deposits.....	3,636.93	Cash on hand to balance.....	37,437.28
Sale of stocks and bonds.....	497.98		
From all other sources.....	4,507.98		
Total.....	\$ 866,633.03	Total.....	\$ 866,633.03

# SEMI-ANNUAL STATEMENT OF THE SAVINGS AND HOMESTEAD ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1921.  
Organized January, 1904.

## OFFICERS.

LOUIS HAUSMANN, President. MORRIS DePASS, Vice-President.  
THAD. G. STEHLE, Secretary and Treasurer.  
DIRECTORS—Louis Hausmann, Dr. J. T. Crebbin, Wilbert Black, Lee Flonacher, W. C. Wherritt,  
Herbert W. Kaiser, Martin H. Manion, Morris B. DePass, W. F. Weishaupt, Peter Schaff,  
Chas. Ruck, Thad. G. Stehle, W. F. Witte, Henry G. McCall, Emile P. Hymel, Wm. Aitken,  
Adolph Good, Lawrence Flad, Frank X. O'Donnell, W. L. Poer, W. J. Oldenburg.

Full Paid Shares.....	3,983	Held by.....	336 Stockholders
Free Shares.....	9,767	Held by.....	973 Stockholders
Pledged Shares.....	11,369	Held by.....	330 Stockholders
Total Shares.....	25,119	Held by.....	1639 Stockholders

ASSETS	
Mortgage loans secured by ven- dor's privilege.....	\$1,118,000.00
Loans secured by stock and other- wise.....	9,932.80
Stocks and bonds (United States)....	9,167.60
Incomplete loans.....	18,900.00
Due by borrowers for interest.....	6,862.52
Due by borrowers for taxes and in- surance advanced.....	569.03
Furniture, fixtures and supplies.....	1,005.70
Cash on hand and in bank.....	33,045.75
Assets other than above.....	4,566.48

LIABILITIES	
Full paid stock.....	\$ 398,300.00
Installments and dividends on serial stock.....	585,102.52
Interest advanced by members be- fore due.....	332.00
Contingent loss and reserve fund....	40,055.46
Borrowed money and interest.....	145,000.00
Liability under uncompleted loans..	720.00
Sundry open accounts.....	865.71
Undivided profits, 6 months.....	31,674.19

Total.....\$1,202,049.88

Total.....\$1,202,049.88

## PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS	
Interest in advance 6-30-21.....	\$ 636.44
Interest collected.....	35,929.67
Interest on Liberty Bonds.....	161.00
Interest on stock loans.....	240.76
Interest due by borrowers.....	6,862.52
Rents on real estate.....	70.00
Profits derived from other sources..	69.01

Total.....\$ 43,969.40

LESS	
Expenses.....	\$ 5,972.28
Interest on borrowed money paid....	5,922.43
Interest advanced by borrowers.....	332.00
Other losses.....	68.50

Total.....\$ 12,295.21

Gross profit.....\$ 43,969.40  
Less expenditures.....12,295.21

Net profit.....\$ 31,674.19

## RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS	
Cash on hand close of last report..	\$ 18,835.78
Dues from current or installment stock.....	196,471.30
Received from paid-up stock.....	77,600.00
Repayment of mortgage loans.....	136,800.00
Repayment of other loans.....	19,095.02
Interest collected.....	41,405.35
Interest on Liberty Bonds.....	161.00
Receipts from rents.....	70.00
Taxes and insurance refunded.....	448.37
Borrowed money.....	30,000.00
Interest on stock loans.....	240.76
Sale of stocks and bonds.....	4,937.50
From all other sources.....	22,875.40

Total.....\$ 548,940.48

DISBURSEMENTS	
Loans on vendor's privilege.....	\$ 214,500.00
Loans on all other securities—our stock.....	11,672.80
Withdrawals of current or install- ment stock.....	145,178.59
Withdrawals of full paid or matured stock.....	42,100.00
Dividends on full paid or matured stock paid.....	10,033.27
Borrowed money repaid.....	31,000.00
Interest on borrowed money.....	5,922.43
Taxes and insurance advanced.....	873.42
Expenses of all kinds, including taxes and insurance.....	5,972.28
Other disbursements.....	48,641.94
Cash on hand to balance.....	33,045.75

Total.....\$ 548,940.48



SEMI-ANNUAL STATEMENT OF THE  
SECURITY BUILDING AND LOAN ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1921.  
Organized August 18th, 1893.

OFFICERS.

GEO. M. LEAHY, President. E. S. FERGUSON, First Vice-President.  
GEO. STAHLER, Second Vice-President. GEO. H. KOSTMAYER, Secy. and Treas.  
DIRECTORS—Geo. M. Leahy, O. M. Dunn, W. O. Hart, W. P. Bergen, E. S. Ferguson, H. L. Loomis, Jr., Chas. F. Buck, H. J. Hetzel, Dr. S. S. Grosjean, Jno. A. Davilla, Geo. L. Wagner, Edw. Roddy, Geo. Stahl, Jno. J. Baehr, Jos. Weckerling, Dr. C. A. Borey, Jas. E. Schenck, Jno. M. Evans, J. D. Wirth, J. M. Gwinn, Geo. H. Kostmayer.

Full Paid Shares.....	19,193	Held by.....	Stockholders
Free Shares.....	9,931	Held by.....	Stockholders
Pledged Shares.....	28,394	Held by.....	Stockholders
Total Shares.....	57,518	Held by.....	3345 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$2,837,000.00	Full paid stock.....	\$1,919,300.00
Incomplete loans.....	2,977.04	Installments, and dividends accrued on Dayton stock.....	823,620.99
Due by borrowers for interest.....	7,087.72	Contingent loss and reserve fund.....	76,191.35
Furniture, fixtures and supplies.....	700.00	Liability under uncompleted loans..	20,195.13
Cash on hand and in bank.....	53,834.76	Liabilities other than above.....	929.00
Liberty Loan Bonds.....	23,700.00	Undivided profits.....	85,897.05
War Savings Stamps.....	834.00		
Total.....	\$2,926,133.52	Total.....	\$2,926,133.52

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 87,130.92	Expenses .....	\$ 7,659.71
Interest due by borrowers.....	7,087.72	Interest on borrowed money paid....	686.45
Profits derived from other sources....	24.57	Total.....	\$ 8,346.16
		Gross profit.....	\$ 94,243.21
		Less expenditures.....	8,346.16
Total.....	\$ 94,243.21	Net profit.....	\$ 85,897.05

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report....	\$ 54,889.57	Loans on vendor's privilege.....	\$ 634,242.76
Dues from current or installment stock .....	466,762.61	Withdrawals of current or installment stock .....	84,655.65
Received from paid-up stock.....	256,200.00	Withdrawals of full paid or matured stock .....	84,200.00
Repayment of mortgage loans.....	18,756.76	Dividends on full paid or matured stock paid.....	51,428.30
Interest collected.....	96,887.74	Borrowed money repaid.....	50,000.00
Borrowed money.....	50,000.00	Interest on borrowed money.....	686.45
Deposits.....	4,215.00	Taxes and insurance advanced.....	577.04
U. S. Certificates.....	24,842.69	Expenses of all kinds, including taxes and insurance.....	7,679.71
		Other disbursements.....	5,249.70
		Cash on hand to balance.....	53,834.76
Total.....	\$ 972,554.37	Total.....	\$ 972,554.37

## SEMI-ANNUAL STATEMENT OF THE

## SIXTH DISTRICT BUILDING AND LOAN ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1921.  
Organized November 26th, 1894.

## OFFICERS.

JOHN E. KING, President. WILLIAM WEIDIG, Vice-President.  
PETER SIREN, Vice-President. ED. F. SCANLAN, Secy. and Treas.  
DIRECTORS—Louis R. Alba, R. G. Fitzgerald, E. P. Fournier, Louis Gruber, H. P. Phillips,  
W. C. Ryckmann, J. H. Schluter, P. B. Selbold, Ed. F. Scanlan, William Weidig, M. A.  
Dyer, Jos. A. Finnegan, Geo. J. Clover, John E. King, Geo. Long, F. W. Mackie, Jos. P.  
Reider, Peter Siren, C. J. Schopp, Val J. Stentz, Emille Seiber, Louis Eaves, L. H. Knoblock.

Full Paid Shares.....	2873	Held by.....	491 Stockholders
Free Shares.....	2510	Held by.....	735 Stockholders
Pledged Shares.....	4367	Held by.....	336 Stockholders
Total Shares.....	9750	Held by.....	1562 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 873,400.00	Full paid stock.....	\$ 574,600.00
Loans secured by stock and otherwise.....	3,082.16	Installments and dividends on loan shares.....	33,499.99
Stocks and bonds.....	7,550.00	Installments and dividends on free shares.....	225,561.85
Incomplete loans.....	22,647.85	Premiums or bonus unearned.....	2,223.85
Due by borrowers for interest.....	1,911.20	Contingent loss and reserve fund.....	2,930.60
Due by borrowers for taxes and insurance advanced.....	1,310.66	Liberty Bonds.....	102.00
Office building, for use of Association.....	13,500.00	Borrowed money and interest.....	73,000.00
Furniture, fixtures and supplies.....	488.11	Liability under uncompleted loans.....	1,008.52
Cash on hand and in bank.....	21,631.69	Sundry open accounts.....	12.00
Sundry open accounts.....	17.51	Undivided profits.....	32,600.37
Total.....	\$ 945,539.18	Total.....	\$ 945,539.18

## PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Premiums or bonus earned.....	\$ 247.09	Expenses.....	\$ 4,920.00
Interest collected.....	57,596.41	Interest on borrowed money paid.....	2,291.26
Rents on real estate.....	69.83	Other losses.....	2,097.86
Total.....	\$ 57,913.33	Total.....	\$ 9,309.12
		Gross profit.....	\$ 57,913.33
		Less expenditures.....	9,309.12
Total.....	\$ 57,913.33	Net profit.....	\$ 48,604.21

## RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report.....	\$ 47,239.17	Loans on vendor's privilege.....	\$ 333,705.41
Dues from current or installment stock.....	203,720.23	Loans on all other securities.....	3,915.00
Received from paid-up stock.....	71,800.00	Withdrawals of current or installment stock.....	35,124.13
Repayment of mortgage loans.....	38,043.13	Withdrawals of full paid or matured stock.....	51,400.00
Repayment of other loans.....	3,427.45	Dividends on full paid or matured stock paid.....	15,992.14
Interest collected.....	32,074.01	Borrowed money repaid.....	75,000.00
Receipts from rents.....	225.00	Interest on borrowed money.....	2,283.46
Taxes and insurance refunded.....	110.95	Deposits repaid.....	29.00
Borrowed money.....	148,000.00	Unearned premiums refunded.....	375.00
Deposits.....	29.00	Taxes and insurance advanced.....	1,149.19
Sale of stocks and bonds.....	8.00	Expenses of all kinds, including taxes and insurance.....	3,850.10
From all other sources.....	403.31	Other disbursements.....	625.13
Total.....	\$ 545,080.25	Cash on hand to balance.....	21,631.69
		Total.....	\$ 545,080.25

SEMI-ANNUAL STATEMENT OF THE  
SUBURBAN BUILDING AND LOAN ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1921.  
Organized December 6th, 1894.

OFFICERS.

JOHN N. FROWEN, President. HENRY R. PEDARRE, First Vice-President.  
JOS. ODENWALD, Second Vice-Pres. O. M. LIND, Secy. and Treas.  
DIRECTORS—H. L. Loomis, Jr., H. S. Suthon, Hy. W. Rolfs, Julius Porber, Chas. F. Reimann,  
Dr. E. S. Kelly, Gus Pitard, P. R. Heisler, John E. Stumpf, Louis T. Frantz, Geo. J. Abry,  
R. H. A. Mooney, Geo. de Reyna, Alfred Miester, Peter Kloppenburg, Geo. Eike, John  
Worner, J. Bodenger, Hy. S. Mische, Albin C. Stumpf, Edgar P. Hanemann.

Full Paid Shares.....	16,251	Held by.....	1710 Stockholders
Free Shares.....	19,712	Held by.....	1963 Stockholders
Pledged Shares.....	25,040	Held by.....	1001 Stockholders
Total Shares.....	61,003	Held by.....	4674 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by ven-		Full paid stock.....	\$1,625,100.00
dor's privilege.....	\$2,504,000.00	Installments and dividends accrued	
Liberty Bonds.....	29,200.00	on Dayton stock.....	659,239.68
Incomplete loans.....	1,700.00	Contingent loss and reserve fund....	110,975.66
Due by borrowers for taxes and in-		Borrowed money and interest.....	87,300.00
surance advanced.....	1,125.10	Liability under uncompleted loans..	27,014.83
Cash on hand and in bank.....	46,255.14	Sundry open accounts.....	217.30
Sundry open accounts.....	109.78	Undivided profits.....	73,251.31
Assets other than above.....	708.76		
Total.....	\$2,583,098.78	Total.....	\$2,583,098.78

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 82,825.82	Expenses .....	\$ 8,103.40
Profits derived from other sources....	68.68	Interest on borrowed money paid....	1,539.79
		Total.....	\$ 9,643.19
		Gross profit.....	\$ 82,894.50
		Less expenditures.....	9,643.19
Total.....	\$ 82,894.50	Net profit.....	\$ 73,251.31

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report...\$	23,659.93	Loans on vendor's privilege.....	\$ 561,100.00
Dues from current or installment		Withdrawals of current or install-	
stock.....	414,320.61	ment stock.....	130,700.58
Received from paid-up stock.....	330,600.00	Withdrawals of full paid or matured	
Repayment of mortgage loans.....	14,000.00	stock.....	122,900.00
Interest collected.....	81,972.35	Dividends on full paid or matured	
Proceeds from sale of real estate.....	420.00	stock paid.....	38,477.92
Taxes and insurance refunded.....	592.50	Borrowed money repaid.....	5,900.00
Borrowed money.....	82,800.00	Interest on borrowed money.....	1,539.79
Deposits account building contracts		Deposits repaid.....	17,150.55
etc.....	143,781.69	Taxes and insurance advanced.....	248.38
Sale of stocks and bonds.....	50.00	Expenses of all kinds, including	
From all other sources.....	4,474.01	taxes and insurance.....	8,103.40
		Certificates of Indebtedness.....	22,400.00
		Building contract payments.....	141,895.33
		Cash on hand to balance.....	46,255.14
Total.....	\$1,096,671.09	Total.....	\$1,096,671.09

SEMI-ANNUAL STATEMENT OF THE  
THIRD DISTRICT BUILDING ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending October 31, 1921.  
Organized April 15th, 1887.

OFFICERS.

WM. FRANTZ, President. VICTOR LAMBOU, Vice-President.  
HATTIE B. SCHEELE, Secretary. ADAM GAMBEL, Treasurer.  
DIRECTORS—Wm. Frantz, Victor Lambou, Adam Gambel, H. S. Suthon, Edmund Wegener,  
Hy. L. Frantz, Hy. H. Ortlund, John Hammel, Philip Forscher, Jno. Lugenbuhl, Philip J.  
Schoen, Edw. E. Stoll, A. J. Braud, M. Toepfer, Louis Shuler, Jno. C. Dodt, Len F. Gisch,  
Gus Seeman, Hy. Acker, Jno. G. Weber, P. L. Judlin, Frank H. Killeen, E. B. Doll, Jno. T.  
Boesch, Sr., Walter Miester.

Free Shares .....	20,104	Held by.....	2431 Stockholders
Pledged Shares.....	14,855	Held by.....	800 Stockholders
Total Shares.....	34,959	Held by.....	3231 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by ven-		Installments and dividends accrued	
dor's privilege.....	\$1,444,950.00	on Dayton stock.....	\$1,496,470.51
Loans secured by stock and other-		Interest advanced by members be-	
wise .....	7,121.70	fore due .....	394.11
Stocks and bonds.....	69,619.91	Contingent loss and reserve fund.....	38,781.56
Incomplete loans.....	87,760.00	Liability under uncompleted loans.....	98,814.00
Due by borrowers for interest.....	443.54	Sundry open accounts.....	1,092.11
Due by borrowers for taxes and in-		Undivided profits.....	46,218.77
surance advanced.....	1,259.89		
Office building, for use of Associa-			
tion .....	9,000.00		
Furniture, fixtures and supplies.....	1,000.00		
Real Estate acquired by foreclosure			
and otherwise.....	1,200.00		
Cash on hand and in bank.....	58,481.23		
Sundry open accounts.....	934.79		
Total.....	\$1,681,771.06	Total.....	\$1,681,771.06

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 50,980.49	Expenses .....	\$ 5,074.32
Interest due by borrowers.....	443.54	Taxes and insurance paid.....	179.02
Rents on real estate.....	205.71	Interest advanced by borrowers.....	394.11
Profits derived from other sources..	252.30	Losses on real estate sold.....	15.82
		Total.....	\$ 5,663.27
		Gross profit.....	\$ 51,882.04
		Less expenditures.....	5,663.27
Total.....	\$ 51,882.04	Net profit.....	\$ 46,218.77

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report...\$	4,026.77	Loans on vendor's privilege.....	\$ 341,717.54
Dues from current or installment		Loans on all other securities.....	8,855.86
stock .....	359,823.99	Withdrawals of current or install-	
Repayment of mortgage loans.....	78,268.22	ment stock.....	162,071.17
Interest collected.....	47,535.77	Deposits repaid.....	696.04
Receipts from rents.....	20.00	Taxes and insurance advanced.....	929.09
Taxes and insurance refunded.....	282.30	Purchases real estate and improve-	
Deposits .....	100.00	ments thereon.....	488.54
Sale of stocks and bonds.....	80,000.00	Expenses of all kinds, including	
From all other sources.....	11,341.97	taxes and insurance.....	6,112.17
		Other disbursements.....	2,047.38
		Cash on hand to balance.....	58,481.23
Total.....	\$ 581,399.02	Total.....	\$ 581,399.02



## STATE BANKING DEPARTMENT

SEMI-ANNUAL STATEMENT OF THE  
UNION HOMESTEAD ASSOCIATION

Located at New Orleans, Parish of Orleans.  
For the Six Months Ending December 31, 1921.  
Organized June 10th, 1886.

## OFFICERS.

WILLIAM PFAFF, President. WILSON WILLIAMS, Vice-President.  
EMILE L. HEBERT, Secretary and Treasurer.  
DIRECTORS—Charles Carroll, John W. Cousins, W. Morgan Gurley, Emile L. Hebert, Louis Hufft, W. A. Kernaghan, Nathan Kohlman, Alfred L. Krower, Robert Legler, A. A. Marx, F. C. Marx, Dr. Chas R. Mayer, Frank L. Nairne, William Pfaff, L. E. Rabouin, Louis Ruch, Albert E. Soule, William St. John, Joseph Steckler, B. P. Sullivan, Wilson Williams, Paul Ziblich, Jos. P. Schaeffer, W. S. Pfaff, Tudor B. Carre.

Full Paid Shares.....	5,258	Held by.....	533 Stockholders
Free Shares.....	23,266	Held by.....	2078 Stockholders
Pledged Shares.....	25,821	Held by.....	696 Stockholders
Total Shares.....	54,345	Held by.....	3307 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$2,060,400.00	Full paid stock.....	\$ 525,800.00
Loans secured by stock and otherwise.....	42,300.63	Dividends on full paid or matured stock.....	14,641.09
Liberty Bonds.....	19,369.00	Installments and dividends accrued on Dayton stock.....	1,392,621.87
Incomplete loans.....	22,406.31	Interest advanced by members before due.....	730.13
Due by borrowers for interest.....	9,888.72	Surplus.....	60,875.43
Due by borrowers for taxes and insurance advanced.....	1,944.62	Deposits and interest thereon.....	4,510.00
Office building, for use of Association.....	35,000.00	Borrowed money and interest.....	297,000.00
Real Estate held during process of transfer.....	97,768.09	Liability under uncompleted loans.....	22,406.31
Cash on hand and in bank.....	41,707.31	Sundry open accounts.....	646.36
Sundry open accounts.....	1,321.75	Liabilities other than above.....	201.60
Assets other than above.....	353.38	Undivided profits.....	13,027.02
Total.....	\$2,332,459.81	Total.....	\$2,332,459.81

## PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 73,619.61	Expenses.....	\$ 9,333.77
Interest due by borrowers.....	9,888.72	Interest on borrowed money paid.....	9,470.43
Rents on real estate.....	1,830.00	Taxes and insurance paid.....	716.58
		Interest advanced by borrowers.....	730.13
		Repairs and expenditures on real estate.....	143.41
		Other losses.....	333.67
		Total.....	\$ 20,727.99
		Gross profit.....	\$ 85,338.33
		Less expenditures.....	20,727.99
Total.....	\$ 85,338.33	Net profit.....	\$ 64,610.34

## RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report.....	\$ 20,636.19	Loans on vendor's privilege.....	\$ 536,079.37
Dues from current or installment stock.....	476,344.91	Loans on all other securities.....	33,155.46
Received from paid-up stock.....	138,300.00	Withdrawals of current or installment stock.....	414,585.72
Repayment of mortgage loans.....	221,050.00	Withdrawals of full paid or matured stock.....	44,500.00
Repayment of other loans.....	54,754.59	Dividends on full paid or matured stock paid.....	11,192.45
Interest collected.....	80,741.48	Borrowed money repaid.....	20,000.00
Receipts from rents.....	1,280.00	Interest on borrowed money.....	9,392.43
Taxes and insurance refunded.....	3,455.73	Deposits repaid.....	12,193.51
Borrowed money.....	120,000.00	Taxes and insurance advanced.....	4,535.52
Deposits.....	18,699.21	Expenses of all kinds, including taxes and insurance.....	8,008.61
From all other sources.....	4,493.88	Other disbursements.....	4,405.61
		Cash on hand to balance.....	41,707.31
Total.....	\$1,139,755.99	Total.....	\$1,139,755.99

SEMI-ANNUAL STATEMENT OF THE  
ST. MARY BUILDING ASSOCIATION

For the Six Months Ending December 31, 1921.

Organized 1894.

OFFICERS.

A. H. THOMPSON, President. LEON KAHN, Vice-President.  
WILBUR H. KRAMER, Vice-President. WILLIAM FOLSE, Vice-President.  
MANASSES LEOPOLD, Vice-Pres. J. E. LASSUS, Secy. and Treas.  
DIRECTORS—A. H. Thompson, Wilbur H. Kramer, William Folse, Manasses Leopold, Paul  
Kramer, E. Z. Marin, J. B. Sanarens, I. G. Higgins, C. P. Hartman, Leon Kahn, J. E.  
Lassus.

Full Paid Shares.....	852	Held by.....	106 Stockholders
Free Shares.....	2006	Held by.....	349 Stockholders
Pledged Shares.....	1768	Held by.....	178 Stockholders
Total Shares.....	4626	Held by.....	633 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by ven- dor's privilege.....	\$ 136,908.57	Full paid stock.....	\$ 85,200.00
Loans secured by stocks and other- wise.....	5,400.00	Installments and dividends on in- stallment stock.....	5,886.57
U. S. Liberty Bonds.....	500.00	Installments and dividends accrued on Dayton stock.....	52,380.16
Incomplete loans.....	2,200.00	Contingent loss and reserve fund...	1,000.00
Office building, for use of Associa- tion.....	3,000.00	Deposits.....	185.47
Furniture, fixtures and supplies.....	200.00	Bills payable.....	14,500.00
Real Estate acquired by foreclosure and otherwise.....	7,411.25	Liability under uncompleted loans..	2,094.28
Real Estate held during process of transfer.....	968.08	Undivided profits.....	3,655.03
Cash on hand and in bank.....	7,991.58		
Sundry open accounts.....	870.38		
Assets other than above.....	51.65		
Total.....	\$ 165,501.51	Total.....	\$ 165,501.51

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Premiums or bonus earned.....	\$ 350.00	Expenses.....	\$ 1,897.05
Interest collected.....	5,280.08	Interest on borrowed money paid...	208.83
Fines collected.....	79.18	Dividends on full paid stock.....	2,006.37
Profits derived from other sources..	87.74	Dividends 'on Dayton and Install- ment stock.....	1,349.94
Undivided profits.....	3,470.22	Contingent loss fund.....	100.00
		Other losses.....	50.00
		Total.....	\$ 5,612.19
		Gross profit.....	\$ 9,267.22
		Less expenditures.....	5,612.19
Total.....	\$ 9,267.22	Net profit.....	\$ 3,655.03

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report...\$	4,826.83	Loans on vendor's privilege.....\$	5,357.22
Dues from current or installment stock.....	9,617.11	Withdrawals of current or install- ment stock.....	38.79
Received from paid-up stock.....	6,100.00	Withdrawals of full paid stock.....	5,150.00
Repayment of mortgage loans.....	4,193.05	Withdrawals of Dayton stock.....	12,577.39
Dues from Dayton stock.....	10,211.93	Dividends on full paid stock paid...	2,006.37
Interest collected.....	258.09	Borrowed money repaid.....	3,400.00
Fines collected.....	.72	Interest on borrowed money.....	684.96
Proceeds of real estate.....	168.29	Real estate and improvements there- on.....	67.13
Borrowed money.....	3,400.00	Expenses of all kinds, including taxes and insurance.....	1,897.05
War Savings Stamps.....	543.60	Other disbursements.....	588.27
From all other sources.....	439.12	Cash on hand to balance.....	7,991.58
Total.....	\$ 39,758.74	Total.....	\$ 39,758.74

SEMI-ANNUAL STATEMENT OF THE  
IBERVILLE BUILDING AND LOAN ASSOCIATION

Located at Plaquemine, Parish of Iberville.  
For the Six Months Ending December 31, 1921.  
Organized 1916.

OFFICERS.

W. A. HOLLOWAY, President. E. B. SCHWING, Vice-President.  
LOUIS LeBLANC, Vice-President. JULES A. CARVILLE, Secy. and Treas.  
DIRECTORS—W. A. Holloway, Jules A. Carville, Louis B. LeBlanc, E. B. Schwing, H. N. Sherburne, V. J. Kurzweg, B. O. LeBlanc, Edward Miremont, Dan D. Holliday, J. A. Richard.

Permanent Shares.....	638	Held by.....	56 Stockholders
Full Paid Shares.....	336	Held by.....	59 Stockholders
Free Shares.....	35	Held by.....	12 Stockholders
Pledged Shares.....	603	Held by.....	44 Stockholders
Total Shares.....	974	Held by.....	115 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 57,847.77	Full paid stock.....	\$ 33,600.00
Loans secured by stock and otherwise.....	200.00	Installments and dividends accrued on Dayton stock.....	13,419.55
Cash on hand and in bank.....	685.90	Contingent loss and reserve fund...	3,426.18
Buildings under construction.....	45.43	Borrowed money and interest.....	7,000.00
Total.....	\$ 58,779.10	Undivided profits.....	1,333.37
		Total.....	\$ 58,779.10

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Premiums or bonus earned.....	\$ 505.00	Expenses .....	\$ 387.10
Interest collected.....	1,782.90	Interest on borrowed money paid...	567.43
		Total.....	\$ 954.83
		Gross profit.....	\$ 2,287.90
		Less expenditures.....	954.53
Total.....	\$ 2,287.90	Net profit.....	\$ 1,333.37

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Dues from current or installment stock .....	\$ 2,927.05	Loans on vendor's privilege.....	\$ 4,029.00
Received from paid-up stock.....	6,900.00	Loans on all other securities.....	650.00
Repayment of other loans.....	450.00	Withdrawals of current or installment stock.....	533.40
Interest collected.....	1,782.90	Dividends on current stock withdrawn .....	1,104.41
Premiums or bonus collected.....	505.00	Borrowed money repaid.....	7,500.00
Borrowed money.....	4,500.00	Purchases real estate and improvements thereon.....	1,325.50
		Expenses of all kinds, including taxes and insurance.....	387.10
		Cash on hand to balance.....	685.90
		Overdraft repaid.....	282.21
Total.....	\$ 17,064.95	Total.....	\$ 17,064.95

SEMI-ANNUAL STATEMENT OF THE  
PONCHATOU LA HOMESTEAD ASSOCIATION

Located at Ponchatoula, Parish of Tangiphoa.  
For the Six Months Ending December 31, 1921.  
Organized 1911.

OFFICERS.

W. E. MOUNT, President. E. J. KEVLIN, M. D., Vice-President.  
J. R. ABELS, Vice-President. H. P. MITCHELL, Sec. and Treas.  
MRS. HELEN HUDSON, Asst. Sec. and Treas.  
DIRECTORS—H. P. Mitchel, J. R. Abels, B. Antony, A. J. Pusey, W. E. Mount, W. M. Mitchell,  
W. E. Settoon, P. J. Clement, L. V. Settoon, A. M. Edwards, W. W. Bjorkgren, E. S. Dudley,  
A. L. Bjorkgren, E. S. Tucker, E. J. Kevlin, M. D.

Full Paid Shares.....	1232	Held by.....	162 Stockholders
Free Shares.....	527	Held by.....	108 Stockholders
Pledged Shares.....	2004	Held by.....	106 Stockholders
Total Shares.....	3763	Held by.....	376 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by ven- dor's privilege.....	\$ 200,400.00	Full paid stock.....	\$ 123,200.00
Stocks and bonds.....	4,167.20	Dividends on full paid or matured stock .....	4,779.99
Furniture, fixtures and supplies.....	195.00	Installments and dividends on serial stock .....	60,457.22
Real Estate acquired by foreclosure and otherwise.....	468.39	Contingent loss and reserve fund....	3,750.00
Cash on hand and in bank.....	1,586.90	Borrowed money and interest.....	20,000.00
Sundry open accounts.....	6,650.00	Sundry open accounts.....	10.00
		Undivided profits.....	1,270.28
Total.....	\$ 213,467.49	Total.....	\$ 213,467.49

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Premiums or bonus earned.....	\$ 1,725.00	Expenses .....	\$ 1,403.49
Interest collected.....	7,432.11	Interest on borrowed money paid....	704.00
Fines collected.....	74.80	Total.....	\$ 2,107.49
		Gross profit.....	\$ 9,231.91
		Less expenditures.....	2,107.49
Total.....	\$ 9,231.91	Net profit.....	\$ 7,124.42

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report...\$	4,530.41	Loans on vendor's privilege.....\$	34,500.00
Dues from current or installment stock .....	16,682.85	Withdrawals of current or install- ment stock .....	15,785.49
Received from paid-up stock.....	25,800.00	Withdrawals of full paid or matured stock .....	2,500.00
Repayment of mortgage loans.....	10,200.00	Dividends on full paid or matured stock paid.....	3,558.59
Interest collected.....	7,432.11	Interest on borrowed money.....	704.00
Fines collected.....	74.80	Expenses of all kinds, including taxes and insurance.....	1,403.49
Premiums or bonus collected.....	1,725.00	Other disbursements.....	15,608.10
Proceeds from sale of real estate....	484.54	Cash on hand to balance.....	1,586.90
Taxes and insurance refunded.....	34.36		
From all other sources.....	8,682.50		
Total.....	\$ 75,646.57	Total.....	\$ 75,646.57



SEMI-ANNUAL STATEMENT OF THE  
RAYNE BUILDING AND LOAN ASSOCIATION

Located at Rayne, Parish of Acadia.  
For the Six Months Ending December 31, 1921.  
Organized July, 1900.

OFFICERS.

O. BROUSSARD, President. J. P. MAUBOULES, JR., Vice-President.  
DAN DABOVAL, Secretary and Treasurer.  
DIRECTORS—O. Broussard, J. P. Mauboles, Jr., R. C. Holt, Jr., Jos. Gossen, J. F. Stamm,  
A. C. Chappuis, J. D. Hunter, Philip Darce, Dan Daboval.

Free Shares.....	349	Held by.....	67 Stockholders
Pledged Shares.....	314	Held by.....	41 Stockholders
Total Shares.....	663	Held by.....	108 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 52,900.00	Installments and dividends on serial stock .....	\$ 43,528.85
Loans secured by stock and otherwise .....	2,417.00	Installments and dividends accrued on Dayton stock.....	5,206.42
Due by borrowers for interest.....	612.00	Premiums or bonus unearned.....	1,544.09
Cash on hand and in bank.....	1,790.85	Contingent loss and reserve fund....	693.77
		Borrowed money and interest.....	6,100.00
		Undivided profits.....	646.72
Total.....	\$ 57,719.85	Total.....	\$ 57,719.85

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Premiums or bonus earned.....	\$ 292.33	Expenses .....	\$ 373.07
Interest collected.....	2,105.97	Interest on borrowed money paid....	244.33
Transfer and entrance fees collected .....	1.75	Total.....	\$ 617.40
Profits on withdrawals.....	46.81	Gross profit.....	\$ 3,213.50
Interest due by borrowers.....	612.00	Less expenditures.....	617.40
Profits derived from other sources..	154.59	Net profit.....	\$ 2,596.10
Total.....	\$ 3,213.50		

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report...\$	194.91	Loans on vendor's privilege.....	\$ 150.00
Dues from current or installment stock .....	3,513.00	Loans on all other securities.....	1,422.00
Repayment of mortgage loans.....	582.87	Withdrawals of current or installment stock.....	454.73
Repayment of other loans.....	450.00	Borrowed money repaid.....	2,400.00
Interest collected.....	2,092.45	Interest on borrowed money.....	244.33
Transfer and entrance fees collected .....	1.75	Expenses of all kinds, including taxes and insurance.....	373.07
		Cash on hand to balance.....	1,790.85
Total.....	\$ 6,834.98	Total.....	\$ 6,834.98

SEMI-ANNUAL STATEMENT OF THE  
RUSTON BUILDING AND LOAN ASSOCIATION

Located at Ruston, Parish of Lincoln.  
For the Six Months Ending December 31, 1921.  
Organized 1905.

OFFICERS.

W. K. DUNCAN, President. FRANK S. PRICE, Vice-President.  
J. M. SIMS, Secretary and Treasurer.  
DIRECTORS—W. K. Duncan, N. McDonald, F. S. Price, O. G. Barker, L. B. Breed, Add  
Thompson, J. D. Holland, D. M. Atkins, J. M. Sims.

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 114,265.75	Full paid stock.....	\$ 28,900.00
Cash on hand and in bank.....	4,159.17	Installments and dividends accrued on Dayton stock.....	65,276.26
		Contingent loss and reserve fund.....	1,500.00
		Borrowed money and interest.....	21,300.00
		Liabilities other than above.....	25.28
		Undivided profits.....	1,423.38
Total.....	\$ 118,424.92	Total.....	\$ 118,424.92

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 4,129.75	Expenses .....	\$ 476.91
		Interest on borrowed money paid....	938.78
		Total.....	\$ 1,415.69
		Gross profit.....	\$ 4,129.75
		Less expenditures.....	1,415.69
Total.....	\$ 4,129.75	Net profit.....	\$ 2,714.06

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report....	\$ 1,007.80	Loans on vendor's privilege.....	\$ 16,250.00
Dues from current or installment stock .....	15,302.67	Withdrawals of current or installment stock .....	8,993.77
Received from paid-up stock.....	4,000.00	Withdrawals of full paid or matured stock .....	150.00
Repayment of mortgage loans.....	2,600.00	Dividends on full paid or matured stock paid.....	992.97
Interest collected.....	4,129.75	Borrowed money repaid.....	1,078.62
Borrowed money.....	7,100.00	Interest on borrowed money.....	938.78
		Expenses of all kinds, including taxes and insurance.....	476.91
		Other disbursements.....	1,100.00
		Cash on hand to balance.....	4,159.17
Total.....	\$ 34,140.22	Total.....	\$ 34,140.22

SEMI-ANNUAL STATEMENT OF THE  
MUTUAL BUILDING AND LOAN ASSOCIATION

Located at St. Francisville, Parish of West Feliciana.  
For the Six Months Ending December 31, 1921.  
Organized 1902.

OFFICERS.

S. McC. LAWRASON, President. G. L. PLETINGER, Vice-President.  
W. E. WOOD, Secretary and Treasurer.  
DIRECTORS—S. McC. Lawrason, G. L. Plettinger, L. W. Rogers, J. E. Robb, Ben Leopold,  
A. S. Leonard, A. Hadden, J. R. Matthews, W. E. Wood.

Full Paid Shares.....	17	Held by.....	1 Stockholders
Free Shares.....	100	Held by.....	22 Stockholders
Pledged Shares.....	130	Held by.....	24 Stockholders
Total Shares.....	247	Held by.....	47 Stockholders

ASSETS		LIABILITIES	
Mortgage loans secured by vendor's privilege.....	\$ 25,601.75	Full paid stock.....	\$ 3,400.00
Loans secured by stock and otherwise.....	806.47	Installments and dividends on serial stock.....	18,117.56
Loans unsecured.....	431.55	Contingent loss and reserve fund....	541.04
Due from members on stock.....	2,270.00	Borrowed money and interest.....	9,400.00
Due by borrowers for interest.....	760.05	Sundry open accounts.....	63.99
Due by borrowers for taxes and insurance advanced.....	95.75	Undivided profits.....	188.95
Furniture, fixtures and supplies.....	116.80		
Cash on hand and in bank.....	1,591.64		
Office fund cash.....	10.00		
Suspense account.....	27.53		
Total.....	\$ 31,711.54	Total.....	\$ 31,711.54

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS		LESS	
Interest collected.....	\$ 638.58	Expenses.....	\$ 352.00
Fines collected.....	26.70	Interest on borrowed money paid....	494.37
Interest due by borrowers.....	760.05	Interest carried over 6-30-21.....	724.08
Rents on real estate.....	90.00	Total.....	\$ 1,570.45
		Gross profit.....	\$ 1,515.33
		Less expenditures.....	1,570.45
Total.....	\$ 1,515.33	Loss in 6 months.....	\$ 55.12

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS		DISBURSEMENTS	
Cash on hand close of last report....	\$ 600.07	Interest on borrowed money.....	\$ 494.37
Dues from current or installment stock.....	858.31	Taxes and insurance advanced.....	15.85
Repayment of mortgage loans.....	207.00	Expenses of all kinds, including taxes and insurance.....	352.00
Interest collected.....	638.58	Cash on hand to balance.....	1,591.64
Fines collected.....	26.70		
Receipts from rents.....	90.00		
Taxes and insurance refunded.....	33.20		
Total.....	\$ 2,453.86	Total.....	\$ 2,453.86

SEMI-ANNUAL STATEMENT OF THE  
SHREVEPORT MUTUAL BUILDING ASSOCIATION

Located at Shreveport, Parish of Caddo.  
For the Six Months Ending September 3, 1921.  
Organized 1887.

OFFICERS.

BEN HOLZMAN, Chairman of the Board.

E. B. RAND, Vice-President.

B. C. EMBREY, Asst. Sec. and Treas.

DIRECTORS—Robert A. Crain, H. G. Freedman, Peter Garson, F. R. Hodges, Ben Holzman, M. M. Levy, Philip Lieber, Fred Martel, J. W. Peyton, Andrew Querbes, E. B. Rand, A. D. Saenger, J. C. Simon, A. C. Steere, H. M. Weil.

PHILIP LEIBER, President.

ANDREW QUERBES, Vice-President.

H. A. SUMRELL, Asst. Sec. and Treas.

Prepaid Shares.....	2061½	Held by.....	48 Stockholders
Full Paid Shares.....	5,834½	Held by.....	495 Stockholders
Free Shares.....	39,651½	Held by.....	1747 Stockholders
Pledged Shares.....	21,833½	Held by.....	1229 Stockholders
Total Shares.....	67,526	Held by.....	3130 Stockholders

ASSETS

Mortgage loans secured by vendor's privilege.....	\$4,044,500.00
Loans secured by stocks and otherwise.....	143,175.00
Stocks and bonds.....	51,649.35
Due from members on stock.....	15,685.75
Due by borrowers for interest.....	15,462.90
Office building, for use of Association.....	38,000.00
Real Estate held during process of transfer.....	2,977.63
Cash on hand and in bank.....	46,985.31
Rents accrued.....	150.00

Total.....\$4,358,585.94

LIABILITIES

Prepaid stock.....	\$ 31,418.25
Full paid stock.....	1,166,900.00
Installments and dividends on serial stock.....	2,827,811.21
Installments and dividends accrued on Dayton stock.....	126,406.51
Dues advanced by members before due.....	15,448.75
Interest advanced by members before due.....	4,607.55
Contingent loss and reserve fund.....	100,000.00
Deposits and interest thereon.....	5,824.48
Borrowed money and interest.....	60,000.00
Reserve for interest on paid-up stock.....	11,353.40
Undivided profits.....	8,815.79

Total.....\$4,358,585.94

PROFIT AND LOSS ACCOUNT—SIX MONTHS.

PROFITS

Interest collected.....	\$ 131,569.38
Fines collected.....	1,314.50
Transfer and entrance fees collected.....	359.95
Profits on withdrawals.....	3,223.90
Interest due by borrowers.....	15,462.90
Rents on real estate.....	1,400.00
Profits derived from other sources.....	762.00

Total.....\$ 154,092.63

LESS

Expenses.....	\$ 12,448.73
Interest on borrowed money paid.....	235.67
Taxes and insurance paid.....	331.30
Interest advanced by borrowers.....	4,607.55
Discount on Liberty Bonds.....	495.00

Total.....\$ 18,118.25

Gross profit.....\$ 154,092.63

Less expenditures.....18,118.25

Net profit.....\$ 135,974.38

RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

RECEIPTS

Cash on hand close of last report.....	\$ 57,366.62
Dues from current or installment stock.....	421,422.15
Received from paid-up stock.....	572,700.00
Repayment of mortgage loans.....	408,400.00
Repayment of other loans.....	113,275.00
Interest collected.....	136,345.18
Fines collected.....	1,314.50
Transfer and entrance fees collected.....	359.95
Receipts from rents.....	1,400.00
Proceeds of sale of real estate.....	4,676.60
Taxes and insurance refunded.....	225.70
Borrowed money.....	60,000.00
Deposits.....	18,521.38
Sale of stocks and bonds.....	29,505.00
From all other sources.....	2,217.21
Prepaid stock.....	18,450.00

Total.....\$1,846,179.29

DISBURSEMENTS

Loans on vendor's privilege.....	\$ 954,000.00
Loans on all other securities.....	103,775.00
Withdrawals of current or installment stock.....	383,464.18
Withdrawals of full paid or matured stock.....	207,400.00
Dividends on current stock withdrawn.....	90,959.21
Dividends on full paid or matured stock paid.....	24,644.98
Interest on borrowed money.....	235.67
Deposits repaid.....	19,453.04
Taxes and insurance advanced.....	225.70
Purchases real estate and improvements thereon.....	224.17
Expenses of all kinds, including taxes and insurance.....	12,860.28
Other disbursements.....	1,276.75
Cash on hand to balance.....	46,985.31
Prepaid stock withdrawals.....	675.00

Total.....\$1,846,179.29



SEMI-ANNUAL STATEMENT OF THE  
SLIDELL SAVINGS AND HOMESTEAD ASSOCIATION

Located at Slidell.

Parish of St. Tammany.

For the Six Months Ending December 31, 1921.

Organized April 1st, 1910.

## OFFICERS.

T. J. HAND, President.

F. A. BOURGEOIS, Vice-President.

J. A. SALMEN, Vice-President.

W. L. ELLIS, Secretary and Treasurer.

DIRECTORS—T. J. Hand, F. A. Bourgeois, J. A. Salmen, G. V. Wharton, C. L. Baker, John Peterson, N. G. Neuhauser, F. M. Comfort, L. V. Cooley, Jr., Jos. R. Lee; T. H. McAfee, Joseph Hotard, J. C. Langston, A. C. Cleveland, W. L. Ellis.

Full Paid Shares..... 5388  
Free Shares..... 318  
Pledged Shares..... 2894

Held by..... 218 Stockholders  
Held by..... 38 Stockholders  
Held by..... 147 Stockholders

Total Shares..... 8500

Held by..... 403 Stockholders

## ASSETS

Mortgage loans secured by vendor's privilege..... \$ 205,666.40  
Loans secured by stock and otherwise..... 935.00  
Stocks and bonds..... 1,970.60  
Incomplete loans..... 80.04  
Due from members on stock..... 3,124.42  
Due by borrowers for interest..... 2,414.37  
Due by borrowers for taxes and insurance advanced..... 1,092.16  
Furniture, fixtures and supplies..... 301.54  
Real Estate acquired by foreclosure and otherwise..... 3,207.67  
Cash on hand and in bank..... 3,188.90  
Sundry open accounts..... 47.17

Total..... \$ 222,028.27

## LIABILITIES

Full paid stock..... \$ 134,700.00  
Installments and dividends accrued on Dayton stock..... 47,811.54  
Dues advanced by members before due..... 256.43  
Interest advanced by members before due..... 252.20  
Contingent loss and reserve fund..... 7,895.48  
Deposits and interest thereon..... 41.00  
Borrowed money and interest..... 22,000.00  
Liability under uncompleted loans..... 741.90  
Sundry open accounts..... 666.79  
Undivided profits, 6 months..... 7,662.91

Total..... \$ 222,028.27

## PROFIT AND LOSS ACCOUNT—SIX MONTHS.

## PROFITS

Premiums or bonus earned..... \$ 2,002.78  
Interest collected..... 7,242.22  
Interest due by borrowers..... 2,414.37

Total..... \$ 11,659.37

## LESS

Expenses..... \$ 1,476.22  
Interest on borrowed money paid..... 2,266.89  
Interest advanced by borrowers..... 253.35

Total..... \$ 3,996.46

Gross profit..... \$ 11,659.37  
Less expenditures..... 3,996.46

Net profit..... \$ 7,662.91

## RECEIPTS AND DISBURSEMENTS—SIX MONTHS.

## RECEIPTS

Cash on hand close of last report... \$ 1,695.39  
Dues from current or installments stock..... 9,183.36  
Received from paid-up stock..... 20,950.00  
Repayment of mortgage loans..... 27,296.66  
Repayment of other loans..... 1,200.00  
Interest collected..... 8,217.42  
Taxes and insurance refunded..... 547.25  
Borrowed money..... 3,000.00  
Deposits..... 2,541.00  
From all other sources..... 54.87

Total..... \$ 74,685.95

## DISBURSEMENTS

Loans on vendor's privilege..... \$ 39,956.52  
Loans on all other securities..... 575.00  
Withdrawals of current or installment stock..... 5,543.20  
Withdrawals of full paid or matured stock..... 14,600.00  
Dividends on full paid or matured stock paid..... 4,893.81  
Interest on borrowed money..... 897.69  
Taxes and insurance advanced..... 305.29  
Purchases real estate and improvements thereon..... 2,678.88  
Expenses of all kinds, including taxes and insurance..... 1,488.22  
Other disbursements..... 558.44  
Cash on hand to balance..... 3,188.90

Total..... \$ 74,685.95





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